

Information Brochure for next of kin ABN AMRO Bank N.V.

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General

How much time do we need to settle the inheritance?

It is difficult to give a clear answer to this, because we want to handle the banking affairs of the deceased carefully. The duration of the settlement differs per estate. This is partly due to the differences in products and services purchased, but also to the time it takes to submit requested documents to us. The e-mail with which we sent this information brochure contains an indication of the processing time. You will receive a confirmation as soon as we have completed the banking affairs.

Overview direct debits, Statements concerning the balance, value of investments or mortgage


If applicable, we will send you an overview by e-mail of all direct debits on the account(s) that are only in the name of the deceased. We do this either after we have completed the banking affairs or immediately at the start of handling the banking affairs if we already have the Death Certificate at that time. PLEASE NOTE: we do not provide an overview for joint accounts, because the joint account holder has access to this data.

If applicable, we will also send you a balance statement per date of death. We always do this after we have completed the banking affairs. You will receive the balance statement by regular mail or registered e-mail. If there is a mortgage, you will receive an overview of the residual debt and interest paid after we have completed the banking affairs. We send this overview also by regular mail or by registered e-mail. If there are investments, you will receive an investment overview by regular mail.

How can you recognize our registered e-mails?

You will receive an e-mail from 'Aangetekend mailen'. Unfortunately, this e-mail is available in Dutch only. But if you wish to receive the documents, please press the green button 'Vraag Aangetekende Mail op'. Once you have done so, you will receive the documents. If you have not received our registered e-mail, please check your spam filter. This registered e-mail with attachment is available for a maximum of 20 days. Don't forget to download the attachment within this period.

Below you will find a screenshot of such a registered e-mail:

Afzender	<servicedesk.nabestaanden@nl.abnamro.com>	
Organisatie	ABN AMRO	
Onderwerp	Overzicht nalatenschap	

servicedesk.nabestaanden@nl.abnamro.com van **ABN AMRO** stuurt u een Aangetekende Mail.

✓ Vraag aangetekende mail op

✗ Weiger aangetekende mail

(source: www.aangetekendmailen.nl)

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How to send us documents or questions by e-mail?

Please send us your documents or your questions by using our e-mail address

servicedesk.nabestaanden@nl.abnamro.com. Always mention your reference number in the subject of that e-mail. You can find your reference number in the subject of the e-mail by which this document was attached. When sending us documents or information, please use the following guidelines:

- Our preferred file type is in PDF format or JPG/JPEG
- Please provide every attachment with a different name
- We cannot process attachments contained in a ZIP file, via Google Drive or WeTransfer
- Please make sure that your attachments are clear and legible

Be aware that any emails you send to us will be processed when handling the inheritance case.

Do you have an urgent question ? Please call us on 020-3434545

Do you have an invoice concerning the inheritance?

If you receive invoices in the name of the deceased, we can most likely pay these for you from the account of the deceased. If there are sufficient funds, we can transfer the amount. Invoices must be relating to the estate or fixed costs. For example:

- the funeral/cremation
- the notary
- tax payments (except inheritance tax)
- rent, energy and other fixed costs.

Please send us your invoice to facturen.nabestaanden@nl.abnamro.com. Always mention your reference number in the subject of that e-mail. You can find your reference number in the subject of the e-mail by which this document was attached. As long as there are enough funds in the regular savings or checking account(s) of the inheritance, we will process the payment(s) within 5 working days. You will receive a confirmation of this via e-mail or SMS. If the account(s) hold insufficient funds, we will contact you. When sending us your invoice(s), please make sure to only send the invoice. Do you want to ask us any questions or send us other documents?

Please follow the instructions mentioned in *'how to send us documents or questions by e-mail'*.

Invoices, documents or asking questions by regular mail

Should you wish to send us invoices, documents or questions by regular mail, please always include your reference number, and if possible an account number of the deceased. You can find your reference number in the subject of the e-mail by which this document was attached. You can send your letter without a stamp to the following address:

ABN AMRO Nabestaandendesk

PAC: AA8230

Antwoordnummer 91090

1000 XA Amsterdam

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Not registered with us yet?

If you are authorized to settle the estate and you want to manage the account(s) of the deceased, but you are not yet an ABN AMRO customer, we must check and record your original proof of identity and signature. Make an appointment for this via 0900-0024 (usual call costs).

You can say the text “become a customer” in the voice-navigation. Our employees will be happy to inform you about the possibilities or make an appointment with one of our advisers for a video banking appointment.

What can you expect from us after we have completed the banking matters?

If our Inheritance desk has settled the inheritance and you received a confirmation, you can then make use of our regular services (again). Like visiting our branches or calling 0900 – 0024 (regular calling costs).

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Documents

Declaration of Partnership (with or without a testament) / Kinship

If we have sent you our document 'Declaration of Partnership (with or without testament) / Kinship' and you signed it? You declare that you will settle the inheritance according to the law or by last will and testament. Additionally you indemnify our bank for any negative (financial) consequences following our settlement with you. If any heirs or interested parties later make a claim on the inheritance at our bank, we will defer them to you. We will not be liable for any claims concerning the inheritance. Should you not wish to sign this document, we will require a 'verklaring van erfrecht' or 'verklaring van executele' instead.

Last will and testament

In some cases, if the deceased was married, we can settle the inheritance with the last will and testament. If that is the case, we will ask you to send us a copy of this will. Would you rather not do this? In that case we can only settle the inheritance with a 'verklaring van erfrecht or verklaring van executele'.

Centraal Testamenten Register (CTR)

If we can handle the banking affairs of the deceased with the last will and testament, then we also need an extract from the Centraal Testamenten Register. With it we can check if the last will and testament is in fact the last version. We will request this document for you and will receive it within two weeks. To make a request for the extract, we will need the Death Certificate. Please send it to us as soon as possible. The CTR will only provide us with the following information regarding the last will and testament:

- if the deceased had a last will and testament
- on which date the last will and testament was made
- which notary created the last will and testament

If you wish to request the extract yourself, go to www.notaris.nl/bij-overlijden/centraal-testamentenregister for the application form.

If you already have a 'verklaring van erfrecht' or 'verklaring van executele' please send us a copy.

'Levenstestament'

A 'levenstestament' is usually valid only when the concerned person is alive. Only if explicitly stated will this document remain valid after the concerned person passed away. If this is the case we ask you to send us a copy of the 'levenstestament' in combination with all other documents requested by us. It is possible that we might contact you about this 'levenstestament'. More information about the 'levenstestament' can be found at www.abnamro.nl.

Why may we ask you for a 'certificate of inheritance'?

A 'certificate of inheritance' (verklaring van erfrecht) tells us who the heirs are and/or who may have a power of attorney for the heir(s) and/or who the executor of the inheritance is. It assures us that we may settle the inheritance with that or those person(s). In the Netherlands banks may always ask for a 'verklaring van erfrecht'. They may also request this document concerning relatively small inheritances and special circumstances. In most cases a 'certificate of executorship' (verklaring van executele) will suffice as well. More information can be found in our terms & conditions via www.abnamro.nl or at www.nvb.nl/checklist

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Extra information

Do you want access or want the account(s) transferred to your name?

On the 'Antwoordformulier Nalatenschappen' the person(s) who will settle the inheritance with us, indicates what should happen with the account(s) of the deceased.

Do you want the account(s) hold for the settlement of the estate? Then you will have access to the account(s), but you will not be able to request new banking products. In that case it is also not possible to cancel the account(s) via Internet banking. If you want to cancel the accounts at a later date then call 0900 – 0024 (usual call costs). If you ensure that there is no more money in the account, the account can be canceled immediately. In all other cases we will sent you a cancellation form. Do you want to transfer the account(s) to your own name? Then you will of course be given all the powers. PLEASE NOTE: after this change it is no longer possible to download statements via internet banking from the period before the name change.

Remittance of a credit limit or loan

When there is a (joint) credit limit or loan, please send us a Death Certificate as soon as possible. Once received, we will check if we can remit the limit or loan according to our terms & conditions. Note: You can only request a new limit if the account is only in your name. You can submit a new application on our website.

Joint account and a credit limit

If you have a joint account with the deceased and there is a credit limit available, this limit will expire. Should you require a new credit limit, then we are obligated to check your solvency once more. Please note: You can apply for a new credit limit only once we have settled the inheritance via our website www.abnamro.nl.

Loans

If the deceased has a (joint) loan, we will block that loan. If you wish to keep, change or end the loan, please let us know. Once we have confirmed that we settled the inheritance, we will contact you within a few days.

Co-authorization or independent authorization

If the 'verklaring van erfrecht' or 'verklaring van executele' states that more than one person may manage the inheritance, it usually also states how that applies. Do you have co-authorization and want to give us an assignment? We will then only carry out that assignment once every co-authorizer, signs as well. Though, every co-authorizer may ask us questions independently of one another. If everyone has independent authorization, then they may give us assignments independently from one another.

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Rejecting an inheritance

If you have rejected the inheritance and you have also received our document 'Declaration of Partnership / Kinship' (verklaring partnerschap / verwantschap), then you cannot sign this form. By signing that document you state that you accept the inheritance. If you did reject the inheritance, we will need a document from the court or a notary stating that you have. You may then only apply for perusal. If you do not yet know if you need to reject, accept or otherwise, please consult a notary for advice.

DoeHetZelfNotaris

On www.abnamro.nl you can find information about DoeHetZelfNotaris. Please note: ABN AMRO and DoeHetZelfNotaris are two separate legal entities. Therefore, ABN AMRO is not responsible nor liable for their service or policy DoeHetZelfNotaris provides. If you have any questions for or complaints about DoeHetZelfNotaris, please visit their website www.doehetzelfnotaris.nl.

Debit card(s)

If you asked us to give you access to the account(s) of the deceased and you have no checking account with us, we will provide you with a new debit card. Once we have settled the inheritance, you will receive a confirmation. A few days later the debit card should arrive. If the deceased was the only account holder and you had a power of attorney and a debit card on that account? Than the power of attorney expires and we block the debit card. If it appears that you, as a legal representative, will have access to the account(s) we can unblock the debit card if necessary.

ABN AMRO damage insurance

Are there damage insurance policies available? It is good to see whether these should be cancelled, kept or changed. If necessary one of our advisors will contact you. If we have to cancel the insurance for you, we will return any excess paid premium within one month.

Life insurance

If the deceased had a life insurance with us, we inform you on how to proceed.

When can I change my mortgage and make an appointment?

Are you an heir and do you want to change the interest rate or repayment method on a mortgage? Heirs do not pay advice fees for the first 12 months following a death. This advice fee exemption does not apply when heirs want to make other changes to a mortgage, such as extending the term. For the first 12 months following a death, it is also possible to change the fixed-rate period or repay all or part of a mortgage without being charged any fees.

'Overwaarde Hypotheek'

If the deceased had an 'Overwaarde Hypotheek', the following applies: A significant feature of the 'Overwaarde Hypotheek' is the guarantee by market value. The guarantee by market value offers certainty that there is no remaining debt when the property is sold against a lower price than the height of the mortgage. This guarantee also applies for heirs. Though there are strict conditions to qualify for this guarantee. An important condition for this is that within a maximum of twelve months after death of the last mortgage holder, the mortgage must be paid off in full.

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Selling investments or stock

Once we have received all the required documents and everything is in order, we will sell the investments or stock within 5 working days, if you have asked us to. If the deceased had a 'Vermogensbeheercontract', an advisor from Vermogensbeheer will contact you.

Keeping the 'Beleggersrekening' in your own name

If you wish to keep the 'beleggersrekening' (investment account) in your own name, one of our advisors will contact you.

Transferring investments or stock to your own investment account

If you asked us to cancel the investment account of the deceased and transfer all the investments or stock to your own investment account at another bank, there might be some transfer costs involved. More information about this is available on our website www.abnamro.nl. If you wish to transfer the investments or stock to an ABN AMRO investment account, then this is free of charge. If you wish to transfer the investments or stock to your investment account at a foreign bank, please ask your bank if this they can accept the investment or stock first.

Keeping the investments or stock as they are

If you asked us to do nothing with the investments or stock, we will settle the inheritance according to your other wishes. Should you wish to sell or transfer the investments or stock at a later time, please contact us via 0900-9215 (regular calling costs). Together we will examine the possibilities.

Disclaimer:

The Information provided within this document is meant solely for private Dutch inheritances. Non-residential inheritances are settled differently. We reserve the right to change our policies at any time. If this document contains any incorrect information, our website www.abnamro.nl supersedes any in this document. You may not derive any rights from this document. This document was made with the greatest care. Please inform us if you find any inaccuracies. We appreciate your efforts, as will any future next of kin.