

Multibanking terms and conditions

1. What is Multibanking?

Multibanking is an ABN AMRO service that allows you to view a current account you have with another bank, as well as initiate payments from that current account if you so choose. To be able to use Multibanking, you first need to add an account you have with another bank to your account overview. ABN AMRO will then display the account information it receives from the other bank in your account overview.

2. Your permission to access details of your current account with another bank

You need to grant ABN AMRO permission to access details of account(s) that you hold with another bank, which you can do in the relevant screens shown when you first start using Multibanking. ABN AMRO needs your permission in order to display these details in your account overview.

3. Privacy

We treat your details in the same way we treat your ABN AMRO account information. To find out more about how ABN AMRO processes your details, please refer to our privacy statement.

4. Which terms and conditions apply to Multibanking?

In addition to these terms and conditions, Multibanking is subject to the following:

- ▶ the ABN AMRO Bank N.V. Terms & Conditions (Algemene Voorwaarden ABN AMRO Bank N.V.), which comprise the General Banking Conditions 2017 (Algemene Bankvoorwaarden 2017) and the Customer Relationship Conditions (Voorwaarden Cliëntrelatie);
- ▶ the Terms and Conditions for Payment Services for Personal Customers (Voorwaarden Betaaldiensten Particulieren) and the Payment Services for Personal Customers information sheet (Informatieblad Betaaldiensten Particulieren).

5. Participating banks

Multibanking is only available for current accounts you have with banks that are affiliated with ABN AMRO. Participating banks will be displayed when you add an account you have with another bank.

6. ABN AMRO's role in Multibanking

With Multibanking, you can use your current account held with another bank on ABN AMRO's Internet Banking or in our Mobile Banking app. The other bank supplies the account details, provided you have given your permission. ABN AMRO cannot be held liable for the information supplied by the other bank. You can also submit payment orders to ABN AMRO for the account held with the other bank. The other bank will then execute the payment order. ABN AMRO cannot be held liable for the execution by the other bank.

7. Incorrect debits

If an amount has been incorrectly debited from the current account you have with another bank, you will need to contact this bank directly.

8. Are there charges for using Multibanking?

No, ABN AMRO does not charge a fee for the use of Multibanking.

9. Joint accounts

You have given permission for the use of Multibanking. In the case of a joint account, you guarantee that the other joint account holder has also given his or her permission.

10. Amendments/cancellation

10.1. Can ABN AMRO amend these terms and conditions?

ABN AMRO reserves the right to amend these terms and conditions, in which case ABN AMRO will notify you at least two months in advance of the change. Any changes will apply to you unless you cancel Multibanking before the changes come into effect.

10.2. What happens when you cancel?

You can cancel Multibanking whenever you want at no charge. You can easily do so on Internet Banking or in the Mobile Banking app. Multibanking will be cancelled immediately as soon as you disable this service.

ABN AMRO can also disable the Multibanking service, in which case ABN AMRO must notify you at least two months in advance.