

Information:

ABN AMRO Creditcard Services

0900 - 80 16

(local rate)

www.abnamro.nl/creditcards

ABN AMRO Gold Card

**Guide for an exclusive
and complete creditcard**



An exclusive and comprehensive payment tool, anywhere in the world

The new ABN AMRO Gold Card gives you a secure and convenient payment method, at any time and anywhere in the world: while travelling, in shops, in restaurants, on the internet. With its exclusive offers, enhanced insurance covers and additional services, your ABN AMRO Gold Card is much more than a simple creditcard.

Why the ABN AMRO Gold Card?

- Purchases at more than 24 million locations worldwide, cash access at over 900,000 cash machines
- Minimum spending limit of EUR 5,000.-
- Almost all purchases made with the ABN AMRO Gold Card are insured for one year
- Detailed monthly statement, itemising all transactions
- The option to pay in full or over time
- Access your transaction details online
- Upgraded insurance cover, such as Collision Damage Waiver
- Make convenient and secure purchases with the security chip and pin code
- Regular exclusive offers

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Before you start using your ABN AMRO Gold Card

Signature

Before you start using your ABN AMRO Gold Card, please sign it on the strip on the back of the card, using a blue or black ballpoint pen. This is to prevent unauthorised use of your card. When you make purchases that do not require your pin code, you have to confirm the purchase with your signature.

Terms and Conditions

By applying for, signing and/or using your ABN AMRO Gold Card, you agree to be bound by the Terms and Conditions Creditcard. This document was included with your creditcard.

Pin code

You will receive your pin code in a separate communication. You will need your pin code to make purchases or withdraw cash with your creditcard. Please commit your pin code to memory. To avoid the risk of unauthorised use, you should destroy the letter containing your pin code.

Note: more convenient and secure payments with your pin code

Your creditcard contains a security chip. This chip has been developed to make purchases even more secure. Your card's chip and pin code protect you against the risk and inconvenience of fraud. Firstly because the chip stores your details in a very secure way, and secondly because a pin code is safer than a signature.

Your ABN AMRO Gold Card complies fully with global security standards soon to be introduced.

A creditcard purchase with chip and pin code is fast and simple. After you have confirmed the amount, you enter your pin code to approve the payment. You do not need to sign when you use your pin code.

In the near future all point-of-sale terminals and cash machines in the Netherlands and around the world will be upgraded to make use of the security chip. You will then be asked to use the security chip in combination with your pin code.

Information

Everything you need to know about how to use your ABN AMRO Gold Card is included in this brochure. That is why we recommend that you keep the brochure with your papers. If you have any other questions about your creditcard, please call ABN AMRO Creditcard Services at 0900 - 80 16 (local rate).

When making telephone inquiries about your creditcard, please have your 16-digit card number and your unique access code to hand. Note: You provided the access code when you applied for or activated your creditcard.

Validity

Your ABN AMRO Gold Card is valid for five years. The expiry date is shown on the front of your creditcard. If it says 'valid thru 08/07', then your creditcard is valid until the end of August 2007. Several weeks before your card expires, you will automatically receive a new card. That time you should destroy the old card by cutting it in two.

When cutting your **old** creditcard, cut through both the chip and the hologram, to prevent unauthorised use. The hologram is located above the MasterCard logo.

Extra cards

You can apply for extra ABN AMRO Gold Cards. Extra cards come with the same features and services as the principal card. Convenient, for your partner for instance. The fee for an additional creditcard is EUR 24.90 per year. If you wish to apply for an additional card, you may use the coupon at the back of this brochure or visit www.abnamro.nl/creditcards

You may apply for several extra cards. For each card the same rules will apply as for the first extra card.

Spending limit

Your ABN AMRO Card offers you a generous facility to make purchases up to a certain amount: your spending limit. The minimum spending limit is EUR 5,000.-. When you choose to pay off your balance over an extended period of time, the spending limit is referred to as credit limit. This spending limit covers all of the cards in your account, whether or not you have extra cards.

If you wish to apply for a higher spending limit, please use the coupon at the back of this brochure.

Making purchases with your ABN AMRO Gold Card

You can use your ABN AMRO Gold Card anywhere in the world, at more than 24 million addresses. You can use your creditcard everywhere you see the MasterCard logo. You can see this logo on the front of your creditcard.

MasterCard is accepted worldwide, and the MasterCard logo is recognised everywhere. So you should never be short of 'cash'.



The procedure for paying with your ABN AMRO Gold Card is as follows.

1. Present your Gold Card at the point-of-sale.

Make sure that you never lose sight of your creditcard. If you hand over your card, walk up to the till with the assistant if possible.

On occasion, you may be asked for proof of identity when making a payment by creditcard.

2. Sometimes the recipient or shop is required to ask for authorisation. This is compulsory for payments above a certain amount.

This authorisation will be obtained via the terminal, telephone or internet. It is a security precaution designed for your protection. If you have sufficient available credit and the card has not been reported missing, the payment should be authorised.

3. Check the amount before you approve the payment with your signature or pin code.

In the future you will increasingly make purchases with your card's security chip and pin code. If the recipient or shop does not yet use chip and pin, you will need to approve the purchase by signing the transaction slip.

4. Your card is then returned with a copy of the transaction slip.

Keep the copy of the transaction slip, to compare it with the amount, date and location information on your statement.

Keep the transaction slips you receive when paying with your creditcard. You can use them to check your creditcard statement later. And they can be used as proof of purchase later.

Making purchases on the internet or by telephone

Your ABN AMRO Gold Card is ideally suited to make purchases on the internet or by telephone. In addition to your creditcard number, you will also be asked for the card validation code (CVC). This code is unique to your creditcard and acts as an additional security check. The signature strip on the back of your card contains a seven-digit number. The last three digits of this number are your CVC code.



Making purchases abroad

Your ABN AMRO Gold Card offers you an additional advantage abroad. You will not pay any fees on your purchases. Charges are made for cash withdrawals, however, as is the case for most other payment cards.

No deposits

Your ABN AMRO Gold Card is ideally suited for hiring a car or boat. In most cases you will not have to pay a deposit if you use your ABN AMRO Gold Card. Incidentally, in many countries it is impossible to hire a car or boat without a creditcard.

Withdrawals from cash machines

You can withdraw cash with your ABN AMRO Gold Card at over 900,000 cash machines worldwide. In all cases you will also need your pin code, which you will receive under separate cover. Cash withdrawals are subject to a charge of 3% of the withdrawn amount, with a minimum of EUR 4.50. The maximum daily withdrawal varies from country to country, but is approximately EUR 400.-.

If you have lost or forgotten your pin code, please call ABN AMRO Creditcard Services on 0900 - 80 16 (local rate) to request a new one.

Withdrawals from bank branches

In many countries you can withdraw cash in a bank branch. You will need your ABN AMRO Gold Card and a valid proof of identity. Bear in mind that in many cases you may have to pay an additional charge.

You can withdraw cash from all cash machines and banks showing the MasterCard logo.

Transfers from ABN AMRO Gold Card to current account

You can transfer part or all of your available credit on your ABN AMRO Gold Card Account to your current account, in order to create some additional financial scope on your current account. If you wish to make such a transfer, you can use one of the coupons at the back of this brochure.

Monthly settlements

If you use your ABN AMRO Gold Card, you will receive a statement every month that itemises the previous month's transactions. Depending on your selections, the full outstanding amount on your card or 3% of the outstanding amount will be debited directly from your ABN AMRO current account each month.

Spread your payments

Rather than repay the outstanding amount in full every month, you may also opt to pay off your balance over time. In that case 3% of the outstanding amount will be debited directly from your current account each month, with a minimum of EUR 20.-. You may also make additional payments at any time.

If you wish to pay off your balance over time, you may use the 'Change to direct debit mandate' coupon at the back of this brochure or call ABN AMRO Creditcard Services on 0900 - 80 16 (local rate).

Obviously, you will only be charged interest on any amounts still outstanding.

Additional payments

You may make additional payments at any time. You should transfer the amount you want to pay to account number 55.03.66.377, in the name of ABN AMRO Creditcard Services in Amsterdam, quoting the reference number shown on your monthly creditcard statement.

Your ABN AMRO Gold Card offers you maximum financial flexibility: you decide how much you want to repay each month and on what day of the month you do so.

ABN AMRO Gold Card statement

Every month you will receive an account statement. This will itemise the transactions that you made with your ABN AMRO Gold Card during that statement period. If you have extra cards, these transactions will be itemised separately for each card.

Statement date

You may choose the date on which you receive the monthly statement. You may arrange this by calling ABN AMRO Creditcard Services on 0900 - 80 16 (local rate). Please have your 16-digit creditcard number and your unique access code to hand.

Statement on the internet

You may also check the details of your ABN AMRO Gold Card at any time at www.abnamro.nl/creditcards. Transactions going back five months are available. You may also check your spending limit and the available credit. If you have any questions regarding your transactions or statement, you may e-mail our customer service desk directly.

To obtain on-line information about your ABN AMRO Gold Card, you will need an access code and a password. You can request these (free of charge) at www.abnamro.nl/creditcards

Tips for using your ABN AMRO Gold Card safely

1. Before you start using your ABN AMRO Gold Card, sign it on the strip on the back of the card.
2. Commit your pin code to memory and destroy the letter containing the code.
3. Never lose sight of your creditcard. When you make a purchase, walk up to the till with the assistant if possible.
4. Check the amount before you approve a purchase with your signature or pin code.
5. Do not disclose your creditcard number unnecessarily. You should only do so when making a purchase.

Purchases with your creditcard's security chip and pin code are even more secure. Further details are included elsewhere in this brochure.

One-year purchase protection insurance

Virtually all the purchases you make with your ABN AMRO Gold Card, anywhere in the world, are insured against loss, theft and damage for one year. Yet another good reason to pay for your purchases with the ABN AMRO Gold Card.

Additional travel cover

If you pay for your trip or holiday with your ABN AMRO Gold Card, you are automatically covered with the following:

- **Flight delay insurance:** If your flight leaves more than four hours later than scheduled, any food and drink expenses you incur will be refunded up to a maximum of EUR 140.- per travel party.
- **Luggage delay insurance:** If your luggage arrives at your destination more than four hours late, the additional clothing and toiletries expenses you make will be refunded up to a maximum of EUR 140.- per travel party. If your luggage is delayed by 48 hours or longer, the compensation will be a maximum of EUR 410.- per travel party.
- **Collision Damage Waiver:** Hiring a car usually involves an excess, which you can avoid by paying a higher hire charge. You no longer need to pay this. If you pay with your ABN AMRO Gold Card, the excess is automatically insured up to a maximum of EUR 500.- per rental.
- **Motor legal assistance insurance:** If you are involved in an accident with your hire car and you have to make a claim, you and your fellow passengers will be entitled to legal assistance. For Europe and the Mediterranean countries there is no limit on the legal costs, in the rest of the world you are insured for up to EUR 5,000.-.

If you wish to make a claim under any of these insurance policies or if you would like to receive a copy of the policy conditions, you can visit www.abnamro.nl/creditcards or call ABN AMRO Creditcard Services on 0900 - 80 16 (local rate)

No risk in case of loss or theft

If your ABN AMRO Gold Card is lost or stolen, you should report this immediately to ABN AMRO Creditcard Services on 0900 - 80 16 (local rate).

As soon as you have reported the loss or theft, your credit-card will be blocked. You are insured against any unauthorised use, so you do not run a financial risk and ABN AMRO will ensure that you receive a new card as quickly as possible.

If you find your old creditcard again after having reported it missing, you should be aware that it will no longer be valid. You should destroy it by cutting it in two.

Always report the loss or theft of your creditcard to the police, even when you are abroad.

...your card is lost or stolen?

If your ABN AMRO Gold Card is lost or stolen, you should report this immediately to ABN AMRO Creditcard Services on 0900 - 80 16 (local rate).

If you are abroad when your ABN AMRO Gold Card is lost or stolen, you should use the international number to contact ABN AMRO Creditcard Services at +31 (0)342 - 453 382.

Always report the loss or theft of your creditcard to the police, even when you are abroad. You will need to keep a copy of the police report.

Ensure that you have recorded your creditcard number somewhere, so that you can give the details to the police and ABN AMRO Creditcard Services in the case of loss or theft.

...you do not agree with a specific transaction on your statement?

If you do not agree with a transaction or payment on your monthly statement, you should inform ABN AMRO Creditcard Services in writing within 30 days of the statement date, including a copy of the statement with the letter. The disputed amount may be credited to your card account, while ABN AMRO investigates the matter. If the payment appears to be wrongfully credited, it will still be charged to your account and if applicable with additional costs.

Stand-By Service

With ABN AMRO's Stand-By Service you can make a single telephone call to block all of your cards in case of loss or theft. Other items covered include your mobile phone, for instance. Other issuers' cards will also be blocked.

The Stand-By Service offers a number of other attractive services, such as reminders when you need to renew your passport or extend your driving licence. It also allows you to transfer funds abroad in case of emergencies.

If you wish to use the ABN AMRO Stand-By Service, you should request this separately. Further details are available at www.abnamro.nl/standbyservice

Contact details

ABN AMRO Creditcard Services

If you have any questions about your creditcard or need to report the loss or theft of your card, please call us at 0900 - 80 16 (local rate).

If you are abroad, call +31 342 - 453 382.

The fax number is +31 342 - 429 005.

Address

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken
The Netherlands

www.abnamro.nl/creditcards

ABN AMRO Bank

If you have any questions about ABN AMRO's other products and services, please call 0900 - 00 24 (local rate, 24 hours a day, 7 days a week).

www.abnamro.nl

Coupons

The following pages contain coupons dealing with the following:

- Change of address
- Request for increased limit
- Change of direct debit mandate
- Application for an extra creditcard
- Transfer from creditcard account to current account

Change of address

Surname: _____

Initials: _____ Male Female*

* Tick as appropriate.

ABN AMRO Gold Card number:

| | | | | | | | | | | | | | | | | | | | | |

Current address

Street and number: _____

Postcode: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

New address

Street and number: _____

Postcode: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Date when change takes effect: _____

Date: _____

Principal cardholder's signature: _____

Request for increased limit

Send this coupon in an appropriately stamped envelope to:

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken

Yes, I would like to request an increased limit on my ABN AMRO Gold Card.

Surname: _____

Initials: _____ Male Female*

Date of birth: | | | - | | | | | | | | | | (dd-mm-yyyy)

ABN AMRO Gold Card number:

| | | | | | | | | | | | | | | | | | | | | |

* Tick as appropriate.

Street and number: _____

Postcode: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Current limit: EUR _____

Required spending limit: EUR _____

A BKR assessment is part of the application procedure.
The new limit will be confirmed to you in writing.

Date: _____

Principal cardholder's signature: _____

Change of direct debit mandate

Send this coupon in an appropriately stamped envelope to:

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken

Surname: _____

Initials: _____ Male Female*

* Tick as appropriate.

ABN AMRO Gold Card number:

| | | | | | | | | | | | | | | | | | | | | |

Street and number: _____

Postcode: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Current account number: | | | | | | | | | | | | | | | |

Required change:

- I request ABN AMRO Creditcard Services to debit 3% of the outstanding amount from the above current account every month, with a minimum of EUR 20.-.
- I request ABN AMRO Creditcard Services to debit the full outstanding amount from the above current account every month.
- I wish to change the current account number to:

| | | | | | | | | | | | | | | |

A BKR assessment is part of the application procedure.

Your request will be processed as soon as possible.

The changes indicated will also apply to all extra cards.

Date: _____

Principal cardholder's signature: _____

Application for an extra creditcard

Send this coupon in an appropriately stamped envelope to:

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken

Yes, I would like to apply for an extra ABN AMRO Gold Card.

Surname: _____

Initials: _____ Male Female*

Date of birth: | | | - | | | - | | | | (dd-mm-yyyy)

ABN AMRO Gold Card number:

| | | | | | | | | | | | | | | | | | | | | |

Details of extra cardholder.

Name: _____

Initials: _____ Male Female*

Date of birth: | | | - | | | - | | | | (dd-mm-yyyy)

Relationship to principal cardholder: _____

* Tick as appropriate.

Relationship to principal cardholder: _____

Street and number: _____

Postcode: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Required name on extra creditcard:

| | | | | | | | | | | | | | | | | | | | | |

Date: _____

Extra cardholder's signature: _____

Principal cardholder's signature: _____

Transfer from creditcard account to current account

Send this coupon in an appropriately
stamped envelope to:

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken

Surname: _____

Initials: _____ Male Female*

Date of birth: | | - | | - | | | | (dd-mm-yyyy)

* Tick as appropriate.

ABN AMRO Gold Card number:

| | | | | | | | | | | | | | | | | | | | | |

Street and number: _____

Postcode: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Current spending limit: EUR _____

I would like to transfer an amount of EUR _____ from my
ABN AMRO Gold Card account to my linked current account.

Date: _____

Principal cardholder's signature:

Transfer from creditcard account to current account

Send this coupon in an appropriately
stamped envelope to:

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken

Surname: _____

Initials: _____ Male Female*

Date of birth: | | - | | - | | | | (dd-mm-yyyy)

* Tick as appropriate.

ABN AMRO Gold Card number:

| | | | | | | | | | | | | | | | | | | | | |

Street and number: _____

Postcode: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Current spending limit: EUR _____

I would like to transfer an amount of EUR _____ from my
ABN AMRO Gold Card account to my linked current account.

Date: _____

Principal cardholder's signature:

Transfer from creditcard account to current account

Send this coupon in an appropriately
stamped envelope to:

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken

Surname: _____

Initials: _____ Male Female*

Date of birth: | | - | | - | | | | (dd-mm-yyyy)

* Tick as appropriate.

ABN AMRO Gold Card number:

| | | | | | | | | | | | | | | | | | | | | |

Street and number: _____

Postcode: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Current spending limit: EUR _____

I would like to transfer an amount of EUR _____ from my
ABN AMRO Gold Card account to my linked current account.

Date: _____

Principal cardholder's signature:

