

Information:

ABN AMRO Creditcard Services

0900 - 80 16

(Local rate in the Netherlands)

www.abnamro.nl/creditcards

ABN AMRO Credit Card

How to use your ABN AMRO Credit Card



An exclusive and complete means of payment anywhere in the world

With the new ABN AMRO Credit Card you always have a convenient and reliable means of payment to hand, anytime, anywhere: when travelling, while shopping, in restaurants or on the internet.

Always easy, wherever you are in the world.

Why the ABN AMRO Credit Card?

- Worldwide payment at more than 25 million addresses and withdrawals at more than 900,000 cash machines.
- Virtually all your purchases with your ABN AMRO Credit Card are insured for 180 days.
- A clear account statement showing your transactions every month.
- You always pay for your purchases in arrears.
- Payment in full or by instalments.
- Examine your transaction data at any time on the internet (Credit Card Online).
- Easier and safer payment with security chip and pin code.
- Easy to change the pin code.

Before you start using your ABN AMRO Credit Card	4
What you need to know about your ABN AMRO Credit Card	6
Paying with your ABN AMRO Credit Card	8
Cash withdrawals	11
Flexible repayments	12
Account statement	13
Security	14
Insurance	15
What to do in the case of...	17
Stand-By Service	18
Important telephone numbers	19
Coupons	20
Change of address	
Requesting an additional credit card	
Transfers from credit card account to current account	

Before you start using your ABN AMRO Credit Card

Simple, secure payment with your pin code

The ABN AMRO Credit Card is equipped with a security chip. This chip has been developed to make payment even more secure. In combination with your credit card pin code the chip protects you against the risk and inconvenience of fraud. On the one hand because the chip stores your information in a very secure manner, on the other hand because in practice use of a pin code is more secure than a signature.

This means that your ABN AMRO Credit Card is optimally prepared for the worldwide security standard and possibilities.

Pin code

You will receive your pin code separately from your ABN AMRO Credit Card. With your credit card and pin code you can make payments and if you wish withdraw cash. Learn the pin code off by heart. Destroy the letter containing your pin code in order to prevent misuse.

Changing your pin code

You can now change your current pin code simply to one that you can remember easily.

You can change your pin code as follows:

- Take your activated ABN AMRO Credit Card to an ABN AMRO cash machine (in the Netherlands)
- Insert your credit card
- Follow the instructions on the screen
- Select a pin code that you can remember easily.

NB

- You have to know the pin code that you have received with your credit card in order to be able to change it
- Don't choose an obvious pin code such as your postcode, date of birth or simple combinations of figures, such as 1234, 4321 or 0000
- You are obliged to keep your chosen pin code secret
- Never write your pin code down or give it to anyone!

Paying with chip and pin code

A credit card payment using the chip and pin code is fast and simple. Once you have checked the amount, you enter your pin code to agree to the payment. In that case you no longer have to place a signature.

NB

For credit card payments in more and more surrounding countries – and also in the Netherlands – a pin code is requested rather than a signature. If in the case of payments in shops or restaurants you do not yet have to enter a pin code, you can still place your signature. You will always need your pin code if you want to withdraw cash at a cash machine.

Information about your ABN AMRO Credit Card

In principle you will find everything you need to know about use of your credit card in this brochure. It is therefore handy to keep the brochure with your papers. If you have any further questions about your credit card, you can also phone ABN AMRO Creditcard Services: 0900 - 80 16 (local rate in the Netherlands).

In the case of telephone questions about your credit card you will need the 16-digit number on your card as well as your unique access code. This is the code that you indicated when applying for or activating your credit card.

What you need to know about your ABN AMRO Credit Card

Validity

On the front of your credit card you can see until when your ABN AMRO Credit Card is valid. For example if the words 'valid thru' are followed by: 08/11, your credit card is valid up to and including August 2011. A few weeks before your credit card expires you will automatically receive a new one. All you still need to do is activate it and you can start using it immediately. Your pin code remains the same. Do not forget to cut through your old credit card.

Cut through both the chip and the hologram on your old credit card in order to avoid unauthorised use. The hologram is on the back of the credit card.

Extra credit card

You can apply for an extra card with your ABN AMRO Credit Card. With exactly the same possibilities. Convenient, for example for your partner. You can apply for an extra card using the coupon at the back of this brochure or via 0900 - 80 16.

You can also request more extra cards. For each following credit card the same rules apply as for the first extra card.

You will find further information about the costs at www.abnamro.nl/tarieven

Spending limit

Your ABN AMRO Credit Card gives you the financial scope to make payments up to a specific amount: your spending limit. This limit has been agreed with you when you applied for your credit card. If you opt for payment by instalments (see page 12), the spending limit is called the credit limit. If you use one or more extra cards, the limit applies to all the cards together.

If you would like more financial scope on your credit card, you can use the amendment form at www.abnamro.nl/creditcards to increase your limit. You will find this form under the heading 'Aanvragen'. You can also phone ABN AMRO Creditcard Services: 0900 - 80 16.

Paying with your ABN AMRO Credit Card

Paying with your ABN AMRO Credit Card

You can use your ABN AMRO Credit Card to make payments anywhere in the world, at more than 25 million addresses. You will recognise the outlets at which you can use your credit card by the MasterCard logo, which is also displayed on the front of your credit card.

MasterCard is accepted worldwide and the MasterCard logo is recognised everywhere. You therefore always have the right amount of 'money' in your pocket, wherever you are.



This is how you pay with your ABN AMRO Credit Card

1. You show your credit card at the check-out or the place where you make payment.

Make sure that you keep your credit card in view.

If you hand over your card, accompany the person to the check-out if necessary.

When paying with a credit card you may be asked for ID.

2. The accepting party or shop may request approval for the payment.

This takes place via the point-of-sale terminal, telephone or internet and is for reasons of security among other things. If you have an adequate spending limit, and the card is not listed as missing, the payment will be approved.

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

In future you will increasingly make payments using your card's security chip and pin code. If the accepting party or shop does not yet use payment with security chip and pin code, indicate your agreement to a payment by signing the transaction slip.

4. You will receive a copy of the transaction slip.

Keep this; your account statement will show the details of all transactions: amount, date and location.

Keep the transaction slips that you receive after paying with your credit card. You can use them to check your account statement. And they can serve as evidence if required.

Paying abroad

Your ABN AMRO Credit Card offers you additional benefits abroad. You will not pay any transaction charges on your purchases. Charges are incurred for withdrawing cash.

No deposit

Your ABN AMRO Credit Card is ideally suited for hiring a car or boat. In most cases you will not have to pay a deposit if you pay by credit card. In many countries it is in fact impossible to hire a car or boat without a credit card.

Paying on the internet or by phone

Your ABN AMRO Credit Card is ideally suited for making purchases on the internet or by phone. In addition to your credit card number, you will also be asked for the Card Validation Code (CVC code) when making a purchase. This code is unique to your credit card and serves as an additional security check. There is a number on the signature strip on the back of your credit card. The last three digits of this number are your CVC code.



Withdrawals from cash machines

You can use your ABN AMRO Credit Card to withdraw cash from more than 900,000 cash machines worldwide. For this purpose you will always need the pin code. When withdrawing cash you will pay costs. The maximum withdrawal per day may vary from one country to another, but is usually around EUR 750,-.

Forgotten your pin code? You can re-request your pin code from ABN AMRO Creditcard Services, telephone number 0900 - 80 16.

Withdrawals at banks

In many countries banks will allow you to withdraw cash at their counters using your credit card and valid proof of identity. Bear in mind, however, that in many cases you will have to pay extra for this.

You can recognise cash machines and banks at which you can withdraw cash using your credit card by the MasterCard logo. You will find further information about the costs at www.abnamro.nl/tarieven

Transfers from ABN AMRO Credit Card to current account

You can transfer part or all of your available credit to your current account in order to create some (additional) financial scope on your current account. Use the coupon at the back of this brochure for that purpose.

Monthly settlement

When you use your ABN AMRO Credit Card you will receive a clear monthly statement itemising your previous month's transactions. Depending on your selection, the full outstanding balance or 3% of the outstanding balance will be debited each month.

Payment by instalments

Rather than repay the outstanding balance every month you can also opt for payment by instalments. In that case you pay 3% of the outstanding balance each month, with a minimum of EUR 20,-. You may also make additional payments at any time you choose.

If you want to change your monthly payment in full to payment by instalments, please use the change form. You will find this form at www.abnamro.nl/creditcards under the heading 'Aanvragen' ('Download wijzigingsformulier').

You can also telephone ABN AMRO Creditcard Services: 0900 - 80 16.

Let op! Geld lenen kost geld 

Additional payments

You can make additional payments at any time. For example in order to create scope within your spending limit and/or to make an additional repayment. Transfer the amount that you wish to repay 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 account statement.

Your ABN AMRO Credit Card offers you optimum financial flexibility. You can determine for yourself how much you repay and on which day of the month.

ABN AMRO Credit Card account statement

Each month you will receive a clear account statement. This will itemise the transactions that you have made with your credit card. If you use one or more extra cards, the transactions will be itemised separately for each card.

Determine the date of collection yourself

You can determine yourself the date on which your monthly repayment is collected from your current account. If, for example you opt for the 25th of the month, the outstanding balance will be collected from your current account on the 25th of the month. To arrange this call ABN AMRO Creditcard Services: 0900 - 80 16. Make sure that you have the 16-digit number on your credit card as well as your access code to hand.

Your account statement on the internet via Creditcard Online

With Creditcard Online you can view your credit card transactions 24 hours a day, wherever you are and up to 7 months back. You can also see what your spending limit is and how much credit you still have available. If you have any questions about your transactions, you can email them directly to our customer service.

For access to online information about your ABN AMRO Credit Card, you will need an access code and password. If you want to make use of Credit Card Online, apply free of charge at www.abnamro.nl/creditcardonline

Tips for safe use of your ABN AMRO Credit Card

- before you start using your ABN AMRO Credit Card, place your signature on the strip provided for this purpose on the back of the card.
- memorise the pin code and destroy the letter containing the pin code.
- if you wish, change your pin code to a combination that you can remember easily.
- do not let your card out of your sight. When you make a payment, accompany the sales assistant to the cash register if possible.
- check the amount before you approve a payment with your signature or pin code.
- never disclose your credit card number unnecessarily. You should only do so when making a purchase.

Payments made using your credit card's security chip and pin code are even more secure. You can read more about this on page 4 of this brochure.

The customer is king in the case of 'disputed payment'

It can occur that you don't agree with an amount on your account statement. In that case notify ABN AMRO Creditcard Services of this immediately on 0900 - 80 16. The disputed payment will be corrected immediately on the next account statement and ABN AMRO will investigate the payment. For further information see later in this brochure.

Purchase protection insurance

Virtually all purchases you make with your credit card, anywhere in the world, are insured against loss, theft or damage for six months (180 days) after the date of purchase. A good reason for paying for all your purchases with your ABN AMRO Credit Card.

Travelling

If you pay for your trip or holiday with your ABN AMRO Credit Card, you are automatically entitled to:

■ Flight delay insurance

If your scheduled flight is delayed by more than four hours, you will be reimbursed for essential food and drink expenses up to a maximum of EUR 140,- per travel party.

■ Luggage delay insurance

If your scheduled flight luggage is delayed for more than four hours, you will be reimbursed for the extra cost of any necessary toiletries and clothing that you have to incur up to a maximum of EUR 140,- per travel party. If the delay is 48 hours or more, the compensation will be a maximum of EUR 410,- per travel party.

If you believe that you are entitled to claim under one of these types of insurance or if you want to receive a copy of the insurance conditions, please check at www.abnamro.nl/creditcards

No risk in the case of loss or theft

If you discover that your card is lost or stolen, you must report this immediately to ABN AMRO Creditcard Services, telephone number 0900 - 80 16.

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

If you find your old credit card again after having reported it missing, bear in mind that it will no longer be valid. You should therefore destroy it by cutting it in two.

Always report loss or theft of your credit card to the police, including when you are outside the Netherlands.

What to do if your card is lost or stolen?

If your credit card is lost or stolen, report this immediately to ABN AMRO Creditcard Services, telephone number 0900 - 80 16 (local rate in the Netherlands).

If you are abroad, call ABN AMRO's international telephone number to report loss or theft: +31 342 - 453 382.

Always report loss or theft to the police, including when you are outside the Netherlands. Keep the copy of the police report.

Ensure that you have made a record somewhere of your credit card number, so that, in the event of loss or theft, you can give the number to the police and ABN AMRO.

Don't agree with a payment?

If you don't agree with a payment indicated on your account statement, contact ABN AMRO Creditcard Services, telephone number 0900 - 80 16, immediately. You will then receive a form on which you can dispute the payment.

A request for recrediting should have been received in writing by ABN AMRO Creditcard Services not later than within 30 days of the date of the account statement.

The payment may be recredited, after which ABN AMRO will investigate the matter. If it emerges that the payment should not have been corrected, it will be charged again, plus any costs that may have arisen.

ABN AMRO Stand-By Service

With ABN AMRO's Stand-By Service, in the event of theft or loss you can make a single telephone call to have all your cards blocked. And also your mobile phone for example. Cards that are not from ABN AMRO are also blocked immediately.

The Stand-By Service also offers a number of other attractive services, such as a reminder service for when you need to renew your password or extend your driving licence. It also enables you to transfer money abroad in case of emergencies.

If you want to make use of the ABN AMRO Stand-By Service, this can be requested separately. For further information go to www.abnamro.nl/standbyservice

ABN AMRO Creditcard Services

0900 - 80 16 (local rate in the Netherlands), for questions about your credit card and for reporting loss or theft of your card.

From outside the Netherlands
+31 342 - 453 382

Fax number
+31 342 - 429 005

Address

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken
Netherlands

www.abnamro.nl/credit cards

ABN AMRO general

0900 - 00 24 (EUR 0.10 per minute, 24 hours a day, 7 days a week), for questions about any other ABN AMRO products and services.

www.abnamro.nl

The following pages comprise the coupons for:

- Change of address
- Request for extra credit card
- Transfer from credit card account to current account.

Surname: _____

Initials: _____ Man Woman*

* Place a cross next to whichever applies.

ABN AMRO Credit Card number**:

| | | | | | | x | x | x | x | x | x | | | | |

** Please enter the first 6 and the last 4 digits.

Current address

Address: _____

Postal code: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

New address

Address: _____

Postal code: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Moving date: _____

Date: _____

Principal cardholder's signature: _____



Requesting an additional credit card

**Send this coupon in an appropriately
stamped envelope to:**

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken
Netherlands

**Yes, I would like to apply for an additional
credit card.**

Surname: _____

Initials: _____ Man Woman*

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

ABN AMRO Credit Card number**:

| | | | | | | x | x | x | x | x | x | | | | |

** Please enter the first 6 and the last 4 digits.

Details of additional credit card holder.

Surname: _____

Initials: _____ Man Woman*

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

Relationship to the principal cardholder: _____

* Place a cross next to whichever applies.

Address: _____

Postal code: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Desired name on the additional credit card:

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

A BKR check forms part of the application procedure

Date: _____

Additional cardholder's signature: _____

Principal cardholder's signature: _____



Transfers from credit card account to current account

Send this coupon in an appropriately stamped envelope to:

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken
Netherlands

Surname: _____

Initials: _____ Man Woman*

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

* Place a cross next to whichever applies.

ABN AMRO Credit Card number**:

| | | | | | | | x | x | x | x | x | x | | | | |

** Please enter the first 6 and the last 4 digits.

Address: _____

Postal code: _____

Town/city: _____

Telephone (home): _____

Telephone (work): _____

Current limit: EUR _____

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

Date: _____

Principal cardholder's signature: _____



**Send this coupon in an appropriately
stamped envelope to:**

ABN AMRO Creditcard Services
Postbus 68
3870 CB Hoevelaken
Netherlands