



Easy payment throughout
the year with your
ABN AMRO Credit Card

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The ABN AMRO Credit Card: more than a means to pay worldwide

The ABN AMRO Credit Card is accepted at well over 27 million addresses worldwide. With the Card, you always carry the proper currency. In addition to this easy way of paying, your ABN AMRO Credit Card and your PIN enable you to withdraw cash at well over 1 million ATMs, as well as at the counter of a vast number of banks. Please find extensive instructions on the use of your ABN AMRO Credit Card at www.icscards.nl/abnamro under Customer Services.



The ABN AMRO Credit Card provides you with advantages that no other means of payment has to offer.

A better overview. More security. More benefits.

To put it briefly, a clever person pays with the ABN AMRO Credit Card, issued by ICS.

We have listed the advantages below.

- ✓ **Purchase protection insurance***
Almost all purchases for which you paid with your ABN AMRO Credit Card, from your home or elsewhere, are insured against loss, theft and damage for 180 days after the purchase date at no additional cost.
- ✓ **Delivery warranty***
If you buy a product online while using your ABN AMRO Credit Card and it is not delivered, we will find out what happened and will cancel the transaction in the meantime.
- ✓ **Easy payment**
You can use your ABN AMRO Credit Card at the barrier of a car park. That way, you will save time by avoiding the queue at the ticket machine.
- ✓ **Internet warranty***
You are protected against fraud committed on the Internet. There is no need to worry about payments that you have not made. You will get your money back if it turns out that your ABN AMRO Credit Card has been used to commit fraud.
- ✓ **24 / 7 Prevention of fraud**
In order to prevent your becoming a victim of suspicious transactions, we constantly keep a very close watch on the transfer of funds. If necessary, we will contact you without delay.

* For the terms and conditions please refer to the Algemene Voorwaarden ABN AMRO Credit Card and the Verzekeringsvoorwaarden ABN AMRO (the terms and conditions of the ABN AMRO Insurances).

Annual Card fee

We charge an annual Card fee of € 20 for the ABN AMRO Credit Card until notice of termination. For the Extra Card we charge € 20 annually until notice of termination. If the Card is included in an ABN AMRO Personal Package, it is, in most cases, free of charge.

MasterCard Global Service

MasterCard Global Service provides access to a worldwide network of free helplines. You will find these free telephone numbers at almost all airports and railway stations, in hotels, in the telephone book and via the local information service. Or you can visit www.mastercard.com.

Haalmeeruitjecard.nl

By registering with Haalmeeruitjecard.nl you will save loyalty points for cash back discounts at each purchase made with your ABN AMRO Credit Card in a registered web shop. As soon as you have saved € 5 or more, the money will be credited to your Card. There are over 300 registered web shops (ranging from leading brands to lesser known brands), so you can get good deals all over the Internet.

Credit balance

Your ABN AMRO Credit Card enables you to save money. Each day on which the balance on your ABN AMRO Credit Card exceeds € 500, you will receive a favourable interest on the entire balance. The interest will be stated on your monthly account statement. By saving money, you will increase the spending limit on your Card. Very convenient when going on holiday.

If you have any more questions, please read the instructions at www.icscards.nl/abnamro under Customer Services, which include an extensive list of all advantages of your ABN AMRO Credit Card.

Visit Creditcard Online



You will easily find information on your Card at www.icscards.nl/abnamro, where you can also take care of almost all of your Card business. The website has a freely accessible environment, as well as a personal, private environment.

In your personal environment, Creditcard Online, you can view your account statement online, make payments and take care of other Card business. That way you will always have an overview of your most recent purchases. You can also change your personal data or transfer money online, 24 hours a day, 7 days a week. You will receive an e-mail message as soon as your new account statement has been placed on Creditcard Online.

Activate your Creditcard Online easily

Creditcard Online can easily be activated via www.icscards.nl/abnamro. You will need the unique access number stated in the letter you received from ICS. If you have lost the access number, you can request a new one via www.icscards.nl/abnamro. Creditcard Online can be used immediately after activation. You will no longer receive account statements by mail after you have activated Creditcard Online.

All features of Creditcard Online listed

Creditcard Online allows you to manage practically all your Card business online, 24 hours a day, 7 days a week. Among other things, www.icscards.nl/abnamro allows you to:

- ▶ pay your Card bill from ICS;
- ▶ view transactions;
- ▶ request a Spending Limit increase or decrease;
- ▶ transfer money;
- ▶ apply for a replacing Card.

You will receive an e-mail message as soon as your online account statement has been placed on Creditcard Online. If you make no use of Creditcard Online, you will receive your account statements by regular mail.

Get quick replies to your questions

You will find the extensive Customer Services page at www.icscards.nl/abnamro, where your questions will be answered quickly and easily. You can search in the Customer Services categories or enter a question in the search bar in the right hand corner of the screen.

Use your card safely

The Netherlands Bankers' Association (Nederlandse Vereniging van Banken, NVB) has established guidelines for a safe use of your credit card. ICS has adopted these guidelines. The text below is a short version of these guidelines. Please read it carefully.

I. General provisions

You need to handle your credit card and PIN carefully and take all reasonable measures to keep it safe and prevent any unauthorised use. This implies, among other things, that you must always keep your credit card and PIN in a safe place and use it safely. You must also have the credit card blocked if there is any reason to do so. Finally, you need to make sure that you read the updates provided by us on the measures that you should take to prevent fraud. You will be required to take the measures prescribed by us to prevent unauthorised use of your credit card.

II. Keep your credit card safe, use it safely and check its safety

1. You must always keep your credit card in a safe place.

Keeping your credit card safe means:

- ▶ keeping your credit card and the wallet, or a similar object retaining cards, out of sight of others whenever you are not using them;
- ▶ putting away your credit card out of sight of others;
- ▶ putting away your credit card in such a way that others cannot reach for it unnoticed;
- ▶ making sure that you do not lose your credit card.

Any reference to 'others' includes your partner, children, relatives, friends, housemates and visitors. Please find an elaboration on this information on www.icscards.nl/abnamro under General Terms and Conditions.

2. You must always use your credit card safely.

Safe use of your credit card means that:

- ▶ you never hand over your credit card, not even if someone wants to help you, unless you use your credit card in a pay machine and keep an eye on it;
- ▶ you keep an eye on your credit card until you put it away safely;
- ▶ you always check if your own credit card has been returned to you after you have used it;
- ▶ you closely follow the instructions on the ATM or the pay machine on checking the safety of that ATM or pay machine;
- ▶ you contact us immediately if your credit card has not been returned to you after a payment transaction or a withdrawal from an ATM;
- ▶ you refrain from using your credit card if you know or suspect that it is or may be unsafe to use your credit card in a particular situation;
- ▶ you are not distracted while using your credit card.

3. You must check the safety of your credit card and its use on a regular basis by:

- ▶ verifying at least once a day if you still have your own credit card;
- ▶ checking the payments made using your credit card in your account statement, in accordance with your agreement with us.

III. Keep your PIN safe and use it safely

1. You must always keep your PIN safe.

Keeping your PIN safe means that:

- ▶ you choose or change your PIN yourself;
- ▶ the chosen PIN cannot easily be guessed;
- ▶ you destroy the letter in which you received your PIN immediately after opening it;
- ▶ you do not write the PIN down, but memorise it, or;
- ▶ if you really have trouble memorising the PIN, make sure that the way in which you write it down cannot be deciphered by others;
- ▶ you do not keep the note referring to your PIN on or with your credit card;
- ▶ you do not disclose or show the PIN to anyone, not even your partner, children, relatives, friends, housemates, authorised agents or bank employees.

2. You must always use the PIN safely.

A safe use of the PIN means that:

- ▶ you make sure that others cannot see the PIN when you enter it, e.g. at an ATM or pay machine;
- ▶ you use your free hand and body to shield the keyboard as much as possible when entering the PIN;
- ▶ you do not accept help from others when entering the PIN.

3. If you have reason to believe that your credit card may not be safe anymore, you must have your credit card blocked immediately in the manner agreed between us. Such a reason definitely exists if any of the following situations occurs:

- ▶ you have lost your credit card, you cannot remember where you have left it or your credit card has been stolen;
- ▶ your credit card was not returned to you after making a payment transaction;
- ▶ as soon as you establish in your account statement or otherwise that one or more payment transactions made with your credit card were not made by you;
- ▶ you know or suspect that someone else knows your PIN or has seen it.

Special offers



Stylish Simplehuman dustbin with € 20 discount

This retro stainless steel bin made by Simplehuman is a new version of the old-fashioned dustbin. Its solid pedal system, soft-touch lid and fingerprint-proof finish make it a dustbin worth looking at! Retail value € 99.95; Cardholders pay only € 79.95.



€ 24 discount on exclusive Samsonite Aeris Comfort suitcase

The Aeris Comfort Upright 64 has a modern, aerodynamic design. The suitcases offer a very functional interior with a partition with zipper, side pocket, shoes bag and linen bag, packing frame and two pairs of elastic straps. Instead of € 199, Cardholders only pay € 175.

The above products can be ordered online at www.icscards.nl/abnamro. The site also includes more information on the products and other special offers.

Information on International Card Services

The ABN AMRO Credit Card is issued by International Card Services BV (ICS). ICS is a subsidiary of ABN AMRO Bank NV (ABN AMRO). Please note that ICS does not give advice. The information offered by ICS is not intended to replace expert advice. ICS has been granted a banking licence by De Nederlandsche Bank (DNB). ICS has also been licenced by the Netherlands Authority for the Financial Markets (Autoriteit Financiële Markten, AFM), to perform brokerage services, among other things. ICS has been included in the registers of DNB and AFM, listing all its licences.

ABN AMRO performs brokerage services for the credit card and any extra facilities, such as credit facilities.

If you have a complaint regarding your ABN AMRO Credit Card, you can submit your complaint in writing to:

International Card Services BV

P.O. Box 23225

1100 DS Diemen

If you feel that your complaint has not been resolved to your satisfaction, you may file a complaint with the Financial Services Complaints Board (Klachteninstituut Financiële Dienstverlening, kifid). For more information, please visit www.kifid.nl.

We will be happy to be of service to you.

If you have any more questions, please visit www.icscards.nl/abnamro.

