

Information

ABN AMRO  
0900 - 00 24

[www.abnamro.nl](http://www.abnamro.nl)

# Are you satisfied with our services?

## A bank that listens to you

- › Questions, complaints or suggestions? Tell us
- › For private individuals and business customers
- › 24 hours a day, 7 days a week
- › Useful addresses



## Are you satisfied with our services?



*We want you to be satisfied with our services. That is why we work continuously on the quality of those services. But occasionally things may turn out differently than expected. In that case we like to hear from you.*

*If you have a question, complaint or suggestion relating to how we can further improve our service, we would be pleased to receive your valued feedback. We will listen to you and seek out an appropriate solution.*

## Your satisfaction: our task

If you are not satisfied with our service, you can naturally bring this to our attention. We are ready to listen to your complaints and suggestions. We do not regard this as annoying. On the contrary, it is our task to ensure your satisfaction!

It is always possible that a member of staff may not assist you in the manner you are entitled to expect. You may feel the information you receive on a product or service leaves something to be desired. Or it takes longer than you find acceptable to deal with something.

We ask all our customers: please report your complaint to us, so that we can offer you an appropriate solution. That way we can ensure that everything will be to your satisfaction next time.

Do you have suggestions for improving our service or products? If so, we would like to hear from you. Although we can not respond personally to all suggestions we receive, we do take them all seriously into consideration.

### **The sooner, the better**

Some complaints can be resolved fairly simply. If a complaint arose some time ago, it is more difficult to retrieve all the necessary information. So, if you have a complaint, please contact us as soon as possible. Moreover you have until 12 months after receipt to submit complaints to us about documents you have received from us.

For further information see also article 13 of our General Conditions.

# Your satisfaction: our task



When you submit a question, complaint or suggestion to us, it is always handled with care. We explain below how this is handled.

You can pass your question, complaint or suggestion to us in four different ways:

## 1. By phone

You can call ABN AMRO 24 hours a day, 7 days a week with your question, complaint or suggestion on 0800 - 0240712 and from abroad on +31 10 241 17 20.

## 2. Internet

Via [www.abnamro.nl/allesnaarwens](http://www.abnamro.nl/allesnaarwens). Follow the directions on your screen, enter your particulars and describe your question, complaint, or suggestion and submit it online.

## 3. Bankshop or advice centre

You can discuss your question, complaint or suggestion with a member of staff at one of our branches or with your own personal contact.

## 4. In writing

You can also submit your question, complaint or suggestion in writing to your branch (you will find the correspondence address for your branch by selecting 'contact' at [www.abnamro.nl](http://www.abnamro.nl)).

If your question, complaint or suggestion can be answered without additional investigation, you will be informed immediately of the outcome.

If this is not possible, you will receive a message within five working days from the department that is handling your question, complaint or suggestion. This message consists of:

- The answer or solution to your question, complaint or suggestion, or
- A confirmation of receipt, including information on who is handling your message, what the file number is, what the expected processing completion date is and a phone number that you can call with additional questions or observations.



The shortest and quickest way of resolving your complaint is via the bank. If you disagree with the outcome, you can raise the issue with the Financial Services Complaints Institute (KiFiD) or take it to a court of law.

## Not satisfied with the solution?

We endeavour to find the best solution for every complaint.

If you are not satisfied with the outcome that we offer you, please write a letter to:

ABN AMRO Bank N.V.  
Klachtenmanagement (AA 1416)  
P.O. Box 283  
1000 EA Amsterdam

Include the following points in your letter:

- description of the complaint
- your name, address, telephone number and if possible email address
- your ABN AMRO bank branch or advice centre
- your account number

Add copies of any other information that is relevant to your complaint.

The Complaints Management department will confirm receipt and start handling your appeal. An investigation is initiated and the solution previously offered to you is assessed. The Complaints Management department then informs you of its findings within the period that has been indicated to you.

If you are not satisfied with the response from the Complaints Management department, you can resort to the Financial Services Complaints Institute (KiFiD), see page 7 of this brochure.

## Financial Services Complaints Institute

If you are not in agreement with the outcome from the ABN AMRO Complaints Management department, you have a maximum of three months in which to submit your complaint to KiFiD. KiFiD is an independent institute that handles complaints from private individuals, but only once they have gone through the complaints procedure prescribed for this purpose.

## Procedure

You can submit your complaint in writing to KiFiD. You can download a standard form for this purpose at [www.kifid.nl](http://www.kifid.nl).

The KiFiD Ombudsman will examine whether mediation between you and the bank is still possible. If that is not the case, you can submit your complaint within three months to the KiFiD Disputes Committee. This committee works with Disputes Sections specialising in insurance, bank and mortgage matters, investment and consumer credit.

You pay a personal contribution of EUR 50 for this purpose, which is refunded to you if the committee finds in your favour. On average a decision takes about seven months. Decisions that award an amount of not more than EUR 150,000 are binding. Above this amount the decision is only binding if both parties have agreed in advance that this will be the case.

➤ For further information on charges, procedures, etc. go to [www.kifid.nl](http://www.kifid.nl)



## Complaints by businesses

For issues relating to corporate banking, matters should be referred to a court of law. Where the matter relates to a number of types of dispute for which separate disputes committees exist, in a number of cases you can approach those committees (see pages 10 and 11).

## Klachteninstituut Financiële Dienstverlening (KiFiD Disputes Committee)

*For private individuals only*  
P.O. Box 93257, 2509 AG DEN HAAG  
Tel.: 0900 - klacht or 0900 - 355 22 48  
website: [www.kifid.nl](http://www.kifid.nl)

## International payments

Geschillencommissie Grensoverschrijdend Betalingsverkeer  
(International Payments Disputes Commission)  
*For businesses and institutions only*  
P.O. Box 90600, 2509 LP DEN HAAG  
Tel.: +31 (0)70 - 310 53 10  
e-mail: [info@geschillencommissie.nl](mailto:info@geschillencommissie.nl)  
website: [www.geschillencommissie.nl](http://www.geschillencommissie.nl)

## Credit registration

Geschillencommissie BKR  
*For private individuals, businesses and institutions*  
P.O. Box 6080, 4000 HBTIEL  
Tel.: 0900 - 257 84 35  
website: [www.bkr.nl](http://www.bkr.nl)

## General

Dutch Consumer Association  
*For members only*  
P.O. Box 1000, 2500 BA DEN HAAG  
Tel.: +31 (0)70 - 445 45 45  
website: [www.consumentenbond.nl](http://www.consumentenbond.nl)

## Reclame Code Commissie

(Advertising Code Committee)  
*For private individuals, businesses and institutions*  
P.O. Box 75684, 1070 AR AMSTERDAM  
Tel.: +31 (0)20 - 696 00 19  
website: [www.reclamecode.nl](http://www.reclamecode.nl)

## About ABN AMRO

ABN AMRO Bank N.V., with registered office at Gustav Mahlerlaan 10, (1082 PP) Amsterdam, Tel, 0900 - 00 24 and from abroad +31 10 241 17 20.

ABN AMRO Bank N.V. may act as a provider of payment, savings and credit products, as an intermediary for insurance and credit products and as a provider and/or implementer of securities services.

ABN AMRO Bank N.V. holds a banking licence from De Nederlandsche Bank N.V. (*the Dutch Central Bank*) and is included in the register of the Autoriteit Financiële Markten (AFM - *Financial Markets Authority*).

You can find information about ABN AMRO Bank N.V.'s complaints procedure and the disputes bodies to which ABN AMRO Bank N.V. belongs at: [www.abnamro.nl/allesnaarwens](http://www.abnamro.nl/allesnaarwens) or you can request it at telephone number 0800 - 0240712.

ABN AMRO Bank N.V. subscribes to the Collectieve Garantie Regeling voor Terugbetaalbare Gelden en Beleggingen (*Credit Institutions' Deposit Guarantee Scheme for Repayable Monies and Investments*). You can find further information about this at: [www.abnamro.nl/garantieregeling](http://www.abnamro.nl/garantieregeling) or you can request it at telephone number 0900 - 00 24.

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