



Terms and Conditions of use
Edition 1-2-1998

Conditions of Use of a Bank Card in Automated Systems

Customer Contact Center,
also in case of loss or theft

0900-0024

(local rate)

(or +31 10 282 07 24)

Participants of
ABN AMRO Stand-by
Service call

0800-0701

(or +31 20 651 59 27

= collect call)

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Translation

The English translation has no legal force and is provided to the Client for convenience only. The conditions in the Dutch language shall be binding and prevail in all respects. The law of the Netherlands shall apply.

Conditions of Use of a Bank Card and Pin code in Automated Systems

1 The following conditions govern the application for and the acceptance and use of a Bank Card ('the Bank Card') and Personal Identification Number ('PIN') issued by ABN AMRO Bank N.V. ('the Bank').

2 With the Bank's permission, the Client ('the Client') - including the account holder(s) or any authorised user of his/her account - may use the Bank Card and the associated PIN code to obtain one or more services ('the Services') designated by the Bank, by means of an electronic machine designed for that purpose.

3 The Services as referred to in condition 2 may be provided by the Bank or a third party. The Bank will provide a list of its Services at the Client's request.

4 The Bank Card, together with the PIN code, can serve as proof of identification vis-à-vis the Bank or, if appropriate, third parties, for the Services referred to in condition 2. All instructions issued by the Client using his/her Bank Card and PIN code and the equipment and communication means designated by The Bank shall be deemed to have the same legal status as duly signed instructions, submitted in writing.

5 The cardholder shall comply with the conditions, provisions and instructions applicable to the issue and use of a Bank Card and PIN provided by the Bank, and to the authorisation for use of the services.

6 The cardholder has received and agrees to be bound by the Conditions of Use of automated teller machines (ATMs) and point-of-sale (POS) terminals and the Conditions of Use of Chipknip. Said Conditions of Use shall be considered to form an integral part of these conditions, while the Bank's General Conditions will be applicable insofar as this agreement does not provide otherwise. The cardholder has received a copy of the Bank's General Conditions and agrees to be bound by these.

7 The Bank Card must be returned immediately to the branch of the Bank where his/her account is held in the event that:

- the cardholder is adjudicated bankrupt or applies for a moratorium (judicial postponement of payment of debts), or his/her credit balances with the Bank are attached, or if he/she otherwise totally or partially loses free control over his/her assets or income;
- the account is closed;
- the cardholder dies or is placed under guardianship;
- the Bank otherwise requests that the Bank Card be returned.

8 The cardholder must ensure that the amounts withdrawn or paid with the Bank Card do not exceed the balance of the account or the overdraft limit agreed by the Bank.

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9 The Bank may at any time alter and add to the services, the related instructions and/or these conditions. Notification of any such alterations and additions will be given to the cardholder in writing and in good time. If the cardholder does not agree to an addition or alteration, he/she must inform the Bank in writing within thirty days after the notification. The Bank Card/Bank Cards in question loses/lose its/their validity and should be returned to the Bank at once.

ABN AMRO Bank N.V.
P.O. Box 283, 1000 EA Amsterdam
The Netherlands

Conditions of Use of ATMs and POS Terminals

The conditions of use of automated teller machines (ATMs) and point-of-sale (POS) terminals (cash withdrawals and payments) of the Netherlands Bankers' Association (Nederlandse Vereniging van Banken) were drawn up in December 1997 in consultation with the Consumentenbond (*Consumers' Association*) and within the framework of the Coördinatiegroep Zelfreguleringsoverleg (*Co-ordination Group for Self-Regulatory Consultation*) of the Sociaal-Economische Raad (*Social and Economic Council*).

The text of the conditions of use of automated teller machines (ATMs) and point-of-sale (POS) terminals (cash withdrawals and payments) of the Nederlandse Vereniging van Banken (*Netherlands Bankers' Association*) was filed with the registry of the district court of Amsterdam.

Insofar as the conditions set out herein or in the conditions of use of automated teller machines (ATMs) and point-of-sale (POS) terminals (cash withdrawals and payments) do not provide otherwise, the General Conditions of ABN AMRO shall apply.

Some of the conditions are further explained in a note. These are provided for your information only.

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1 Application

1.1 These conditions apply exclusively to bank transactions made by means of electronic machines that are explicitly designed for this purpose, and are part of the payment circuits of the Banks associated with the Interpay Bank-GiroCentrale (*Banks' Clearing Institution*) and of the Postbank, and which require the use of a Bank Card and a Personal Identification Number (PIN).

Note: The conditions apply to the use of Bank-designated ATM and POS machines, both inside the Netherlands and abroad. These machines may be recognised by a logo, which is replicated on your Bank Card.

1.2 These conditions also apply if the Bank Card is used abroad without the PIN code. In such instances, the Client will be issued with a transaction slip, which he/she must sign.

Note: We advise you to retain the transaction slip until the transaction has been registered on your statement.

1.3 Insofar as these are not covered herein or in any other conditions that apply to the Bank Card, the use of the Bank Card is subject to the General Conditions of ABN AMRO.

Note: If the Bank Card is used for other purposes, for example in combination with guaranteed instruments of payment (eurocheques) or as an electronic wallet (Chipknip), other (special) conditions may apply.

2 Due diligence of the Bank

2.1 The Bank will strive to ensure as far as possible the uninterrupted functioning of the machines, software and infrastructure for which it is responsible. This means that the Bank strives to provide optimum service. In addition, the Bank will make every effort to safeguard the quality of the machines, software and infrastructure for which it is not responsible.

Note: The Bank will aim to ensure that the equipment for which it is responsible functions as efficiently and safely as possible. This applies to the Bank's computer systems and all ATMs operated by the Bank. As far as equipment falling outside the Bank's responsibility is concerned (including EPOS terminals maintained by shopkeepers) the Bank will make every effort to make sure the equipment functions efficiently and safely. The Bank will also make sure that adequate measures are introduced to reduce the risk of your PIN code being divulged.

2.2 The Bank will ensure that the Client will be in a position to report the loss, theft, misuse or forgery of the Bank Card to the Bank, 24 hours a day, seven days a week.

3 Due diligence of the Client

3.1 The Bank Card and PIN must be used with care. The Client is responsible for (the use of) the Bank Card and the PIN after these have been issued to him. The Bank will inform the Client as fully as possible of any precautions to be taken.

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Note: You will need to be careful when using your Bank Card and PIN code. Careless use of your Bank Card and PIN could result in considerable financial damage. By not leaving your Bank Card in your car or in places that are unlocked and accessible to third parties (work, sports centres and catering establishments) you can help to reduce any risk. Never give your Bank Card to a third party (unless the card is used to pass through a EPOS terminal situated behind a counter, in which instance you should still monitor the transaction). When keying in your PIN code, please prevent third parties from seeing the keypad by covering it with your hand or shielding it with your body.

3.2 The PIN is strictly personal and is not transferable. The client is expected to keep his/her PIN code strictly confidential. The PIN code should not be divulged to any third party, including relatives, people you live with, joint account holders and authorised users. The PIN code should never be recorded on the Bank Card. Should the client wish to register the pin code, he/she must do so in a manner that will render it inaccessible or unrecognisable to third parties. Failure to comply with this subsection will result in the client being held liable, in accordance with clause 6 (2) (C3).

Note: It is therefore vitally important that no other persons are able to use the Card and PIN. This means that the Client must destroy the slip of paper with his/her PIN as quickly as possible. The code should preferably be memorised. We would highly recommend you do not register/write down your PIN code anywhere, even if you use a format that cannot be recognised by

third parties. This advice also applies to the use of memo cards, personal organisers and the like. As ABN AMRO allows you to choose your own PIN code, there should be no reason for you to register it in any form.

You should also refrain from divulging your PIN code to relatives or people you live with. This also applies if any of the aforementioned is a joint account holder or authorised user. Please note that a separate Bank Card and PIN code may be obtained for each joint account holder or authorised user.

3.3 If the Client knows or suspects that his/her PIN is known to any other person, he/she is obliged to notify the Bank without delay according to the procedure prescribed by the Bank.

Note: If you believe or suspect that your PIN code has become known to a third party, you must inform the Bank immediately. This suspicion could arise if you have seen a third party observe the keypad while you were entering your PIN code. Please report such occurrences to:

- any ABN AMRO branch in the Netherlands (during office hours) or
- Customer Contact Center telephone-number **0900-0024** (local rate).

Clients eligible for ABN AMRO's Stand-By Service should dial **0800-0701** (if calling from inside the Netherlands) or **+31 20 651 59 27** (if calling from outside the Netherlands - collect call).

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4 Use

4.1 General

The Client will use the Bank Card and the PIN in accordance with the relevant instructions issued by the Bank.

4.2 Ownership of the Bank Card

Issuance of a Bank Card does not mean that the ownership thereof is transferred.

4.3 Return of the Bank Card

The Client is entitled to return the Bank Card to the Bank at any time.

4.4 Individual limits

The Bank will impose certain limits on the Client's use of the Bank Card and PIN as intended in condition 1. These limits concern the number of transactions that a Client may make and/or the amounts available to him/her within a given time period. The Bank will inform the Client of such limits on or prior to issuing the PIN. The Bank is entitled to alter these Client limits at any time if it has good reasons for doing so. The Bank will inform the Client as soon as possible and, where required, state the reason.

Note: Please contact your branch if you require your limit to be raised.

4.5 Individual restrictions on use

If it has good reasons for doing so, the Bank may at any time suspend or withdraw its authorisation to a Client to use a Bank Card for one or more applications. The Bank will inform the Client as soon as possible and, where required, state the reason.

4.6 Individual Bank Card incidents

The Bank Card may be rejected, withdrawn, or invalidated by the electronic machines designed to perform the bank transactions. Possible reasons for this include the withdrawal of the Bank's authorisation to use the Bank Card, the entry of incorrect PIN codes, the failure to retrieve the Bank Card quickly enough after using the electronic machine or damage to the Bank Card or to the electronic machine designed for the bank transactions.

The Bank will, if possible, provide the Client with an explanation on request. The instructions issued by the Bank must be followed in all instances. The Bank will make every effort to make the original or a replacement Bank Card and/or PIN available to the Client as quickly as possible.

4.7 Refusal to inform the Client

The Bank may refuse to meet its obligation to inform the Client mentioned in conditions 4.4 and 4.6 in so far as this is necessary to prevent and/or discover fraud or to safeguard or protect the interests of other Clients.

4.8 General alterations in use

The uses of a Bank Card with PIN - as intended in condition 1 - can be limited, suspended, altered or terminated at any time, without such action resulting in any liability whatsoever on the Bank's part, provided that the Bank has good reasons for doing so. The Bank will, if possible, inform the Client in good time. The Bank can expand the uses of the Bank Card with PIN. The Bank will notify the Client in advance.

5 Processing bank transactions

5.1 Once the Client has completed all the required steps in accordance with the instructions, he/she can no longer cancel the bank transaction.

5.2 Without prejudice to condition 6, the Bank is entitled to debit the client's current account with any amount transferred or paid by the client in accordance with condition 1. The Bank will debit the client's account with the EUR countervalue of any foreign currency amounts paid or transferred by the client. The Bank will determine the exchange rate used to calculate this countervalue.

5.3 Without prejudice to the provisions contained in the General Conditions with respect to the onus of proof, the transaction slip issued by the machine also qualifies as evidence in disputes.

6 Liability

6.1 In consideration of the provisions set out below, the Client is liable to the Bank for the use of the Bank Card in combination with the PIN as intended in condition 1 and the consequences of such use.

6.2.a On discovery of the loss, theft, misuse or forgery of a Bank Card, the Client shall report this immediately to the hotline service designated by the Bank as well as to the police. If the Client suspects that any such circumstance has occurred or may occur, he/she will also report this without delay to the hotline service designated by the Bank. Having been informed, the Bank will immediately take appropriate measures to avert misuse. The Client shall send the Bank a written confirmation without delay.

Note: It is important that you immediately report the loss, theft, misuse or forgery of your Bank Card and/or PIN code. After all, the principal rule stipulates that you are liable for your Bank Card and PIN code once these have been made available to you. You can limit your liability by keeping to the obligations set out in these conditions. By immediately reporting the loss, theft, misuse or forgery of your Bank Card, the Bank will be able to block the card being used at ATMs and EPOS machines. This will limit or even avoid any financial loss. Please report any loss, theft, misuse or forgery to:

- any ABN AMRO branch in the Netherlands (during office hours) or
- Customer Contact Center telephone-number **0900-0024** (local rate) (if calling from inside the Netherlands) or **+31 10 282 07 24** (if calling from outside the Netherlands).

Clients eligible for ABN AMRO's Stand-By Service should dial **0800-0701** (if calling from inside the Netherlands) or **+31 20 651 59 27** (if calling from outside the Netherlands - collect call).

Should it prove impossible for the client to report the loss, theft, misuse or forgery of the Bank Card or PIN code because of technical difficulties at ABN AMRO, the Bank will assume any liability that may arise while the communication systems remains inoperable.

6.2.b Until the hotline service designated by the Bank has been notified, the Client is liable, up to an amount of EUR 150,- per Bank Card, for the consequences of any unauthorised use involving the use of the PIN. In case of unauthorised use not involving the use of the PIN, the holder of the card shall be liable up to an amount of EUR 45,-. The client's liability will never exceed his/her financial limits during a given period of time or for a given purpose. The Client is not liable for any consequences of unauthorised use occurring after the moment of notification.

Note: On the basis of the conditions set out below, your liability could exceed the EUR 150,- of EUR 45,- limit. It is important that you check your statements of account upon receipt and that you report any suspected theft, loss, misuse or forgery to the Bank immediately. If you fail to act in accordance with clause 3 (2), you will be fully liable for any loss.

6.2.c.1 The liability of the Client for the consequences of unauthorised use during the period up to the moment of notification to the hotline service designated by the Bank is increased by the amount involved in unauthorised transactions that take place in the period starting three working days after the output date of the first bank statement mentioning an unauthorised transaction and ending at the moment of notification.

6.2.c.2 If the Bank is able to demonstrate that - on discovering the loss, theft, misuse or forgery of the Bank Card or the possibility of unauthorised use of the Bank Card - the Client failed to notify immediately the hotline service designated by the Bank, then the Client's liability for the consequences of unauthorised use during the period up to the moment of notification to the hotline service designated by the Bank is increased by the amount involved in unauthorised transactions made from the moment of discovery.

6.2.c.3 If the Bank is able to demonstrate that the unauthorised transaction(s) was/were possible due to the Client's failure to meet his/her obligations under condition 3.2, the liability of the Client for the consequences of unauthorised use during the period

up to the moment of notification to the hotline service designated by the Bank is increased up to the amount involved in the unauthorised transactions that took place until the moment of notification.

6.2.c.4 The applicability of the provisions contained in c.1, c.2 and c.3 does not affect the Client's release from all liability for the consequences of unauthorised use after the moment of notification. Furthermore, his/her liability will not exceed the available limit per time period.

6.2.d In case of wrongful intent, grave fault or gross negligence on the part of the Client, the Client's liability is unlimited, without prejudice to the Bank's obligation to limit (the possibility of) financial loss.

Note: The Client is and remains fully liable and bears the entire financial risk if there is any question of wrongful intent, grave fault or gross negligence. The Bank remains obliged to limit the (possibility of) financial loss as far as possible.

6.3 The Bank is not a party to any transactions between the Client and third parties.

6.4 The Bank does not guarantee that the balance statements issued electronically show the correct balance of the account.

7 Disputes

7.1 If any problems with the Bank Card and/or PIN code arise, the Client should get in touch with his/her Bank (Card-issuing institution). The Bank is responsible for the proper handling of the problems.

7.2 In conformity with the provisions contained in the General Conditions, the Client can submit disputes over the bank transactions referred to above to the Geschillencommissie Bankbedrijf (*Complaints Committee for the Banking Industry*) or, in the case of the Postbank, to the Geschillencommissie Bankzaken (*Complaints Committee for Banking Affairs*) for settlement in accordance with the rules of the committee in question.

8 Final Provisions

The Bank has the right to alter and add to these conditions after consultation with the representative Dutch Consumer Organisations. The announcement of the alterations or additions will be arranged in consultation with the representative Dutch Consumer Organisations.

Alterations in and additions to these conditions will be binding on the Client thirty days after he/she has been notified thereof. If the Client does not agree to the alterations or additions, he/she shall so inform the Bank in writing within thirty days and return the relevant Bank Card(s) to the Bank within that period.

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Conditions of Use of Chipknip

1 Definitions

In these conditions:

'Chipknip' means the electronic wallet function of the Card;

'Card' means the prepaid card containing the Chipknip and bearing the Chipknip logo;

'Chipknip Balance' means the balance registered by the electronic wallet function of the Card;

'Bank' means the bank which has issued the Chipknip;

'Bank Account' means the bank account from which Chipknip loading transactions are debited;

'POS terminal' or **'point-of-sale terminal'** means a Bank-approved machine for making Chipknip payments;

'Chipknip Holder' means the person to whom a Chipknip has been issued.

2 Chipknip and PIN

2.1 The Chipknip is linked to a Personal Identification Number (PIN). This PIN, together with the Card, is required for loading the Chipknip using a Bank-approved machine.

2.2 Without prejudice to the provisions of condition 8, the Bank will debit each amount loaded onto the Chipknip from the Bank Account by way of compensation for the Bank's obligation referred to in 2.4 below. Each loading transaction to be charged by the Bank to the Bank Account shall constitute an irrevocable non-recurrent direct debit mandate for the amount loaded. Such direct debit cannot be reversed. The Chipknip Holder will ensure that the balance of the Bank Account is adequate.

2.3 The Bank may fix a minimum and/or maximum amount which can be loaded on the Chipknip and/or for a period to be fixed by the Bank.

2.4 The Chipknip is intended for making payments. In the case of payment transactions, the amounts paid are deducted from the Chipknip Balance. The Bank will ensure that if a payment made with the Chipknip is accepted by the point-of-sale terminal, the acceptor will unconditionally accept the payment in settlement of a financial debt.

2.5 Loading and payment transactions may only be effected using a Bank-approved machine. The PIN is not used in payment transactions. The Bank is not party to any transaction between the Chipknip Holder and any third party.

2.6 It is not possible for the Bank to place a block on the Chipknip Balance.

2.7 Loading and payment transactions may only be effected by the Chipknip Holder.

2.8 If a Chipknip is no longer usable, the Chipknip Holder is only entitled to repayment of the Chipknip Balance on surrendering the Card. If the Bank is unable to examine the Card owing to a technical defect in it and the Chipknip Holder has surrendered the Card to the Bank within twelve months of the last loading or payment transaction, the Bank shall calculate the Chipknip Balance on the basis of the loading and payment data of the Chipknip eight weeks after the surrender of the Card. The Chipknip Balance calculated shall be made available by the Bank to the Chipknip Holder. Where necessary, the Bank will return the Card to the Chipknip Holder.

2.9 The Bank is not liable for the consequences arising from the refusal of a third party (or a machine under its control) to accept the Chipknip.

3 Validity

3.1 The Chipknip is valid for a limited period. The Bank reserves the right to shorten or extend the period of validity. The Bank shall inform the Chipknip Holder of the expiry of the period of validity in good time.

3.2 After the expiry date the Chipknip Holder may, on surrendering the Card, claim repayment by the Bank of the Chipknip Balance. Where necessary, the Bank will return the Card to the Chipknip Holder.

4 Due diligence of the Bank

4.1 The Bank will strive to ensure insofar as possible the uninterrupted functioning of the machines, software and infrastructure for which it is responsible. This means that the Bank aims to provide an optimum service. The Bank will make every effort to ensure the quality of the machines, software and infrastructure for which it is responsible.

4.2 The Bank provides and advertises an emergency service which Chipknip Holders can call to report the loss, theft, misuse or forgery of a Card seven days a week, 24 hours a day.

5 Due diligence of the Chipknip Holder

5.1 The Chipknip Holder must use the Chipknip and PIN with due care. The Chipknip Holder is responsible for (the use of) the Chipknip and PIN from the moment these have been made available to him/her. The Bank will inform the Chipknip Holder as fully as possible of any necessary precautions to this end. Non-compliance with 5.3 and/or 5.4 above will render the Chipknip Holder liable in conformity with 8.2.c.3 below.

5.2 The Card is strictly personal. The Chipknip Holder shall not make the Card available to third parties.

5.3 The PIN is strictly personal. The Chipknip Holder shall not disclose his/her PIN to third parties, including family members, cohabitants, joint account holders and authorised account users, and shall not write the PIN on the Card. If he/she records his/her PIN, it must be done in such a way that it cannot easily be identified as such by others.

5.4 If the Chipknip Holder knows or suspects that his/her PIN is known to any other person, he/she is obliged to immediately notify the emergency service designated by the Bank.

6 Use

6.1 General

The Chipknip Holder will use the Chipknip and PIN only in accordance with the relevant instructions issued by the Bank.

6.2 Property of the Card and control of the Chipknip

Issuance of the Card to the Chipknip Holder does not imply transfer of property of the Card or control over the Chipknip.

6.3 Termination of use

The Chipknip Holder is entitled at any time to have the Bank terminate the loading function and request the Bank to make the Chipknip Balance available in accordance with the procedure described in 3.2 above.

6.4 Individual restrictions on use

If there is a valid reason to do so, the Bank may at any time suspend or withdraw the Chipknip Holder's authorisation to load a Chipknip. The Bank will inform the Chipknip Holder as soon as possible and, where required, state the reason.

6.5 Interruption of loading process

The Chipknip Holder will not interrupt the loading process.*

6.6 Refusal to inform the Chipknip Holder

The Bank may refuse to meet its obligation to inform the Chipknip Holder stated in 6.4 above and 6.7 below insofar as this is deemed necessary to prevent and/or discover fraud or to safeguard or protect the interests of other Clients.

6.7 Individual Chipknip incidents

The Chipknip may be rejected by the machine designed to load the card ('loading machine'). Possible reasons for this include

the withdrawal of the Bank's authorisation to use the Chipknip, the entry of an incorrect PIN or damage to the Card or the Bank-approved loading machine. The Bank will, if possible, provide the Chipknip Holder with an explanation on request.

6.8 General alterations in use

The applications of a Chipknip can be limited, suspended, altered or terminated at any time, without such action resulting in any liability whatsoever on the Bank's part, provided the Bank has a valid reason for doing so. The Bank will, if possible, inform the Chipknip Holder in good time. The Bank may expand the applications of the Chipknip but will notify the Chipknip Holder in advance.

7 Processing loading and payment transactions

7.1 Once the Chipknip Holder has completed all the steps required for loading or payment transactions in accordance with the instructions, he/she can no longer cancel this process.

7.2 Subject to proof to the contrary, the records kept by or on behalf of the Bank will constitute conclusive evidence of loading transactions. The data stored on the Card and read using equipment designated by the Bank for that purpose will be conclusive evidence of the Chipknip Balance, unless proof to the contrary is furnished. If such data cannot be read, the above provisions regarding loading transactions will apply.

13 *Interruption of the loading process may render the Chipknip unusable.

7.3 The Chipknip Holder is obliged on first request to make any loading machine under its control available to the Bank for inspection.

8 Liability

8.1 Subject to the provisions set out below, the Chipknip Holder is liable to the Bank for the use of the Chipknip in combination with the PIN and the consequences of such use.

8.2.a On discovery of the loss, theft, misuse or forgery of a Card, the Chipknip Holder shall report this immediately to the emergency service designated by the Bank, stating his/her Bank Account number. Except when a card is lost, the police shall also be notified without delay. If the Chipknip Holder or rightful holder suspects that any of the above circumstances has occurred or may occur, he/she will report this forthwith to the emergency service designated by the Bank. Once informed, the Bank will immediately take appropriate measures to avert misuse. The Chipknip Holder shall send the Bank a written confirmation of this report without delay. Such confirmation shall specify the reporting date, time and place.

8.2.b Until the emergency service designated by the Bank has been notified, the Chipknip Holder is liable for the consequences of unauthorised loading up to an amount of EUR 150,- per Chipknip. The Chipknip Holder is not liable for any consequences of unauthorised loading occurring after the bank has been notified.

8.2.c.1 The liability of the Chipknip Holder for the consequences of unauthorised loading during the period up to the moment of notification to the emergency service designated by the Bank is increased by the amount involved in unauthorised loading transactions that take place in the period starting three working days after the date of issuance of the first bank statement mentioning an unauthorised loading transaction and ending at the moment of notification.

8.2.c.2 If the Bank is able to demonstrate that - on discovering the loss, theft, misuse or forgery of the Card or the possibility of unauthorised loading of the Chipknip - the Chipknip Holder failed to immediately notify the emergency service designated by the Bank, the Chipknip Holder's liability for the consequences of unauthorised loading during the period up to the moment of notification to the emergency service designated by the Bank is increased by the amount of any unauthorised loading transactions made from the moment of discovery.

8.2.c.3 If the Bank is able to demonstrate that the unauthorised loading transaction or transactions resulted due to the Chipknip Holder's failure to meet his/her obligations under 5.3 and/or 5.4 above, the liability of the Chipknip Holder for the consequences of unauthorised loading during the period up to the moment of notification to the emergency service designated by the Bank is increased up to the amount of any unauthorised loading transactions that took place until the moment of notification.

8.2.c.4 The applicability of the provisions contained in c.1, c.2 and c.3 above does not affect the Chipknip Holder's release from all liability for the consequences of unauthorised loading after the moment of notification.

8.2.d In the case of wilful act, grave error or gross negligence on the part of the Chipknip Holder, the Chipknip Holder's liability is unlimited, without prejudice to the Bank's obligation to limit (the possibility of) financial loss.

9 Disputes

9.1 If any problems with the Chipknip and/or PIN arise, the Chipknip Holder should contact his/her Bank which is responsible for the proper handling of such problems.

9.2 In conformity with the provisions of the General Conditions, The Chipknip Holder can submit disputes regarding the Chipknip to the Geschillencommissie Bankzaken (*Disputes Committee for the Banking Industry*) for settlement in accordance with the rules of the committee.

10 Final provisions

Changes in and additions to these conditions will be binding on the Chipknip Holder thirty days after he/she has been notified thereof. If the Chipknip Holder does not agree to the changes or additions, he/she shall inform the Bank in writing within said thirty-day term and allow the Bank within this period to block the Chipknip against any further loading transactions. The Bank may demand that the Card or Cards be temporarily made available to it for that purpose.

The General Conditions and other conditions governing the Chipknip or Card shall apply insofar as these conditions do not provide otherwise.

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