

Information:

ABN AMRO Creditcard Services

0900 - 80 16

(local rate in the Netherlands)

www.abnamro.nl/creditcards

ABN AMRO Gold Card

**Guide for a highly exclusive
and complete credit card**



Contents

An exclusive and complete means of payment anywhere in the world

With the new ABN AMRO Gold Card you have a particularly complete and safe means of payment to hand, anytime and anywhere: when travelling, while shopping, in restaurants or on the internet. The offers, insurance and comprehensive service make your ABN AMRO Gold Card more than an ordinary credit card.

Why the ABN AMRO Gold Card?

- Worldwide payment at more than 25 million addresses and withdrawals at more than 900,000 cash machines.
- You have a spending limit of at least EUR 5,000,-.
- Virtually all your purchases with your ABN AMRO Gold Card are insured for one year.
- A clear account statement showing your transactions every month.
- You always pay for your purchases in arrears.
- Payment by instalments if you wish.
- Examine your transaction data at any time on the internet (Credit Card Online).
- Extra insurance during your holiday, for instance in the event of damage to or an accident with a rental car.
- Easier and safer payment with security chip and pin code.
- Easy to change the pin code.

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Before you start using your ABN AMRO Gold Card

Simple, secure payment with your pin code

The ABN AMRO Gold 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 Gold Card is optimally prepared for the worldwide security standard and possibilities.

Pin code

You will receive your pin code separately from your ABN AMRO Gold 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 Gold Card to an ABN AMRO cash machine (in the Netherlands)
- insert your credit card and following the instructions on the screen
- 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 Gold Card

In principle you will find everything you need to know about use of your ABN AMRO Gold 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.

Validity

On the front of your credit card you can see until when your ABN AMRO Gold 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 Gold 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 at www.abnamro.nl/creditcards. You can also request more extra cards. For each following credit card the same rules apply as for the first extra card.

Spending limit

Your ABN AMRO Gold Card gives you ample financial scope to make payments up to a specific amount: your spending limit. This limit is at least EUR 5,000,-. If you use one or more extra cards, the spending limit applies to all the cards together. If you would like a higher credit limit on your ABN AMRO Gold Card, you can request an increase in your spending limit. 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 Gold Card

You can use your ABN AMRO Gold 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 Gold Card

1. You show your ABN AMRO Gold 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 credit card account statement. And they can serve as evidence if required.

Paying on the internet or by phone

Your ABN AMRO Gold 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.



Paying abroad

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

No deposit

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 pay by credit card. In many countries it is in fact impossible to hire a car or boat without a credit card.

Cash withdrawals

Withdrawals from cash machines

You can use your ABN AMRO Gold Card to withdraw cash from more than 900,000 cash machines worldwide. For this purpose you will always need the pin code that you received together with your credit card. When withdrawing cash you will pay costs. The maximum withdrawal on each occasion 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.

Transfers from ABN AMRO Gold 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.

Flexible repayments

Monthly settlement

When you use your ABN AMRO Gold 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 a part 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'. You can also telephone ABN AMRO Creditcard Services: 0900 - 80 16.

Naturally you only pay interest on the outstanding balance.

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

ABN AMRO Gold Card account statement

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

Determine the date of receipt yourself

You can determine yourself the date on which you receive the monthly statement. 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

You can also view information on your ABN AMRO Gold Card at www.abnamro.nl/creditcards, such as all transactions up to five months back. You can also see what your spending limit is and how much is still available to take up. If you have any questions about your transactions or your statement, you can email them directly to our customer service.

The access code and password that you need for on-line information about your ABN AMRO Gold Card are free and you can request them at www.abnamro.nl/creditcards

Tips for safe use of your ABN AMRO Gold Card

- Before you start using your ABN AMRO Gold 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.

Purchase protection insurance for a year

Virtually all purchases you make with your ABN AMRO Gold Card, anywhere in the world, are insured against loss, theft or damage for a year after the date of purchase.

A good reason for paying for all your purchases with your ABN AMRO Gold Card.

Travelling

If you pay for your trip or holiday with your ABN AMRO Gold 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.
- Excess cover for damage to a rented car: when renting a car there is usually an 'excess' which you can buy off with a supplement to the rental price. That supplement is no longer necessary. When you pay with your ABN AMRO Gold Card the excess is automatically insured up to a maximum of EUR 500,- per event.
- Motor legal assistance insurance: if you are involved in an accident with your rented car and have to recover the loss from the person who caused the accident, your fellow passengers and you yourself are insured for legal assistance. For Europe and the countries around the Mediterranean Sea no limit applies to the legal costs; in the other countries you are insured for up to EUR 5,000,-.

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 or contact ABN AMRO Creditcard Services, telephone number 0900 - 80 16.

No risk in the case of loss or theft

If you discover that your ABN AMRO Gold 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.

Zorg ervoor dat u uw creditcardnummer ergens hebt genoteerd, zodat u dit bij verlies of diefstal aan de politie en ABN AMRO kunt doorgeven.

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.

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/creditcards

ABN AMRO general

0900 - 00 24 (local rate in the Netherlands,
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 coupons for:

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

Change of address

Surname: _____

Initials: _____ Man Woman*

* Place a cross next to whichever applies.

ABN AMRO Gold 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: _____



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 Gold 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 Gold Card to my linked current account.

Date: _____

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 Gold 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 Gold Card to my linked current account.

Date: _____

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 Gold 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 Gold Card to my linked current account.

Date: _____

Principal cardholder's signature:



