

Consumer Payment Services Information Sheet

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Consumer Payment Services Information Sheet

This is a translation of the original Dutch text and is furnished for the customer's convenience only. No rights may be derived from this translation. The original Dutch text, which will be sent upon request, is binding and will prevail in all cases where the two versions diverge.

This information sheet explains the rules and obligations specified in:

- ▶ the General Conditions of ABN AMRO Bank N.V. (comprising the General Banking Conditions and Customer Relationship Conditions)
- ▶ the Consumer Payment Services Conditions.

1. Security

You are required to observe the following security rules, which are in addition to the rules set out in the General Conditions of ABN AMRO Bank N.V.

1A Security rules

What are these rules about?

Electronic banking and electronic payments need to be safe. Think about how you organise your daily banking needs via Internet Banking and/or mobile banking apps, as well as payments at point-of-sale (POS) terminals in shops and withdrawing cash from an ATM. The bank has an important role to play in this, but so do you. What you should do is described in these security rules.

Why is it important for you to observe these rules?

The chance of you becoming a victim of fraud will be greatly reduced if you comply with these rules. Under consumer law, the bank must reimburse you if money is withdrawn from your account without your consent. However, the bank is not always obliged to reimburse you for your loss. The exceptions are described in article 6.3 of the Consumer Payment Services Conditions. Provided you follow the following five security rules, you will not run the risk of having to bear your entire loss yourself.

What must you do?

- 1 Keep your security codes secret**
- 2 Make sure your debit card is never used by anybody else**
- 3 Make sure that the devices you use for your banking business are secure**

4 Check your bank account

5 Report any incidents immediately to the bank and follow the bank's instructions

More information is given below.

Security guidelines

1 Keep your security codes secret

Bear in mind the following points:

- ▶ Make sure that nobody else can learn your security codes. Security codes include not only the PIN that you use in conjunction with your debit card, but also all the other codes which you must use to perform electronic payments and to use Internet Banking and mobile banking apps. This includes, for example, the codes given by a code calculator issued by the bank (such as the e.dentifier), codes you receive via a mobile banking app and/or via an SMS from your bank.
- ▶ You are the only person who may use these security codes. You must do so in the manner prescribed by the bank. Point 1B of this section tells you about the permitted use of security codes.
- ▶ Do not write down the codes or store them on your computer. However, if there is really no alternative, save them only in a disguised form that you alone can decipher. In that case, never keep the disguised codes with your debit cards or with the device that you use for your banking business.
- ▶ If you can choose a security code yourself, make sure that it is not easy to guess. Do not choose, for example, your date of birth, the name of a family member or your postcode.
- ▶ Make sure that nobody is watching when you key in your security codes. This applies not only to your PIN but also to the other codes you need to use in order to make online payments or use Internet Banking and Mobile Banking.
- ▶ Never mention a security code on the telephone, in an email or in any other manner other than that prescribed by the bank. This also applies if you are contacted by telephone, by email or personally by somebody who indicates that they are an employee of the bank or other service provider (such as a computer security firm). The bank or other service providers will **never** ask for your security codes in this manner.

2 Make sure that your debit card is never used by anybody else

Bear in mind the following points:

- ▶ Do not allow yourself to be distracted when using your debit card, and check that you get back your own debit card after use.
- ▶ Always keep your debit card in a safe place and make sure that it is not easy to lose. Check regularly that the debit card is still in your possession.

3 Make sure that the devices you use for your banking business are safe and secure

Bear in mind the following points:

- ▶ Make sure that the security and other software installed on the devices (e.g. computer, tablet and/or smartphone) that you use for your banking business is regularly updated. Examples of installed software are the operating system and security programs, such as virus scanner and firewall.
- ▶ Do not install any illegal software.
- ▶ Safeguard access to the devices that you use for your banking business with a password.
- ▶ Make sure that the bank's apps on the device that you use for your banking business cannot be used by any unauthorised person.
- ▶ Always log out once you have finished your banking business.

4 Check your bank account statements

Bear in mind the following points:

- ▶ Always check your online or paper account statements for unauthorised transactions as soon as possible. Do this at least every two weeks if you receive account information online. If you only receive paper account statements, you should check these within two weeks of receipt. If the bank incurs a loss because it has been impossible for you to check your statement of account for some time, the bank may ask you for evidence that the delay could not reasonably have been avoided.

5 Report any incidents immediately to the bank and follow the bank's instructions

Bear in mind the following points:

- ▶ Always notify the bank immediately in the following cases:
 - ▶ You have mislaid your debit card and/or wearable and do not know where it is.
 - ▶ You know or suspect that somebody else knows or has used your security code.
 - ▶ You notice transactions on your statements of account that you have not authorised.

- ▶ You no longer have your mobile device with the bank's payment app, unless you have passed on this device to somebody else after first deleting the payment app.
- ▶ You should also immediately contact the bank whenever you notice anything strange or unusual with paying electronically or organising your banking needs online, such as a different manner of signing in.

The bank can block your account in order to prevent any (further) loss. You must follow any instructions given by the bank to prevent new incidents. Even in this instance, the bank will **never** ask for your security codes.

You can report an incident in one of the following ways:

- ▶ Call us on telephone number 0900 - 0024^ (in the Netherlands) or +31 (0)10 282 07 24 (from abroad)
- ▶ Go to one of our branches in the Netherlands (during opening hours).

To block your debit cards, you can use Internet Banking or Mobile Banking. You can also call the central hotline for debit cards In the Netherlands 0800 - 0313 or from abroad +31 (0)88 385 53 72.

Users of the ABN AMRO Stand-By Service can also call telephone number 0800 - 0701 (in the Netherlands) or +31 (0)20 651 59 27 (from abroad, reverse charge call possible).

The telephone lines are open seven days a week, 24 hours a day.

1B Permitted use of security codes

Security codes

Security codes are all the personal codes that you use as part of your customer identifier. These identifiers are described in article 3 of the Consumer Payment Services Conditions.

Permitted use of security codes

You may use your security codes only as permitted by the bank. You may only enter your **PIN**:

- ▶ at ATMs
- ▶ at point-of-sale (POS) terminals
- ▶ on the e.identifier issued by the bank

Your **Wallet-code** for use with the Mobile Payment app at point-of-sale (POS) terminals may only be entered on your smartphone containing the bank's Mobile Payment app.

All **other security codes**, such as the codes for the e.identifier or the five-figure identification number, may be used only for:

- ▶ The bank's secure website
- ▶ Mobile Banking via the bank's app
- ▶ Telephone Banking via telephone number 0900 - 0024[^] and other numbers used by the bank.

Security codes must never be used in any way other than described above. They must not be disclosed on any website other than that of the bank. Nor may you disclose these code to anybody else, even staff of the bank.

1C Authorised use of fingerprint and face for Mobile Banking

You must ensure that only your own fingerprint or face is registered on your smartphone or tablet. This also applies to any proxy you have authorised. (If the fingerprints or faces of others are registered on the same mobile device, they will also have access to your Mobile Banking app.)

2. Direct debits

Types of direct debits

For a recurrent SEPA core direct debit (SDD), you give a mandate that remains valid for repeated direct debit transactions.

For a one-off SEPA core direct debit, you give a mandate that is valid for one direct debit transaction only.

A direct debit mandate may be given in writing to the company or digitally through the bank. In the latter case you sign the digital mandate using your e.identifier on the bank's secure website.

Refund

You can give an instruction to refund a direct debit in one of the following ways:

- ▶ via Internet Banking
- ▶ via Mobile Banking
- ▶ by calling telephone no. 0900 - 0024[^]
- ▶ at a branch of the bank

You can read in article 10 of the Consumer Payment Services Conditions when you can instruct the bank to reverse a direct debit without giving a reason or get a refund due to the lack of valid mandate. In the case of a reversal without giving a reason, the bank will re-credit your current account as quickly as possible, and at any rate within ten business days. If the debit is to be reversed because of the lack of a mandate, the bank will attempt to refund the payment within 30 calendar days.

The bank will reimburse you for any interest you may lose or pay on your current account because of the unauthorised direct debit.

Notification of refund or refusal by the bank

The refund will appear on your statement of account. If a direct debit is refused, the bank will notify you via Internet Banking, Mobile Banking or by letter.

Instruction to block direct debit

If you wish to refuse a direct debit, you can instruct the bank to block it. The various options for blocking a direct debit are given in article 10.4 of the Consumer Payment Services Conditions.

You can give the instruction:

- ▶ via Internet Banking
- ▶ by calling telephone no. 0900 - 0024[^]
- ▶ at a branch of the bank.

3. Business days

The Consumer Payment Services Conditions refer to business days. Details of the days that count as business days are given below.

The bank may also perform certain activities on non-business days. However, only days on which the bank can perform all the activities required to execute a payment transaction count as business days. Obviously, the business days of the beneficiary's bank also need to be taken into account.

Payment instruction	Business days
If the payment instruction can be processed within ABN AMRO Bank in the Netherlands and the instruction was given <ul style="list-style-type: none">▶ online▶ earlier for execution at a future date	Every day
If it is able to be processed as a payment which immediately reaches the beneficiary ¹	Every day
If the order is given in writing, by telephone or via a branch	Every day except Saturday, Sunday, New Year's Day, Good Friday, Easter Monday, King's Day, Labour Day, Liberation Day (every five years), Ascension Day, Whit Monday, Christmas Day and Boxing Day
Other instructions	Every day except Saturday, Sunday, New Year's Day, Good Friday, Easter Monday, Labour Day, Christmas Day and Boxing Day

¹ The Internet Banking or Mobile Banking payment instructions indicate whether a payment can reach the beneficiary directly. This can only be the case for payments in euros within the SEPA area, if the beneficiary's bank offers this option and if the amount is below this bank's limit

4. Limits

Limits are set on payment transactions, depending on the payment service and the way the payment instruction is delivered. The limits below will only apply if you have not set other limits or agreed to any other limits with the bank.

- ▶ Transfer via Internet Banking, using e.dentifier
 - ▶ € 250,000 per transfer for payments in the SEPA area
 - ▶ € 50,000 per transfer for payments outside the SEPA area
- ▶ Transfer via Internet Banking/Mobile Banking, using an identification code, fingerprint or facial recognition
 - ▶ € 250,000 per transfer to your own accounts at ABN AMRO
 - ▶ € 5,000 maximum daily limit, set by yourself, on transfers to other accounts for which you have given a transfer instruction in the previous 18 months
 - ▶ € 5,000 maximum daily limit, set by yourself, on transfers to other accounts²
 - ▶ € 250,000 maximum transfer limit made using e.dentifier after logging in with identification code, fingerprint or facial recognition
- ▶ Periodic transfer (standing order) via Internet Banking/Mobile Banking, using identification code, fingerprint or facial recognition
 - ▶ € 250,000 per transfer to your own accounts at ABN AMRO
- ▶ iDeal payment via Internet Banking/Mobile Banking using e.dentifier
 - ▶ € 50,000 per day
- ▶ iDeal payment via Mobile Banking using identification code, fingerprint or facial recognition
 - ▶ € 5,000 maximum daily limit³, set by yourself, on transfers to accounts for which you have given a transfer instruction in the previous 18 months
 - ▶ € 5,000 maximum daily limit⁴, set by yourself, on transfers to other accounts
- ▶ € 2,500 per day for payments at point-of-sale (POS) terminals at home and abroad
- ▶ Withdrawing cash money at ATMs: € 500 per day
- ▶ Daily limit for using your wearable is € 250. You confirm amounts above € 25 with your pin code or by the method you agreed upon with the manufacturer of your wearable.
- ▶ Daily limit for using your Wallet is € 250. You confirm amounts above € 25 with your Wallet code.

Using your e.dentifier, you can change the following limits via Internet Banking or Mobile Banking:

- ▶ limit on payments at point-of-sale (POS) terminals
- ▶ limit on cash withdrawals at ATMs
- ▶ limit on transfers via Internet Banking/Mobile Banking, using identification code, fingerprint or facial recognition to accounts for which you have given a transfer instruction in the previous 18 months.
- ▶ daily limit for other transfer via Mobile Banking using identification code, fingerprint or facial recognition

You may also ask the bank to change the limit for payments at point-of-sale (POS) terminals or the limit for cash withdrawals at ATMs. Lower limits may apply to point-of-sale (POS) payments and cash withdrawals abroad. These are beyond the bank's control.

The use of the (digital) debit card abroad may be restricted to countries within Europe. You can always ask the bank whether your debit card is activated for Europe only or for worldwide use. You can also check this yourself from your payment profile in Internet Banking or Mobile Banking. If you want to change the scope of your debit card from Europe only to worldwide or vice versa, you can do so yourself in Internet Banking or Mobile Banking or you can ask the bank to do it. If you do not use your debit card outside Europe, the bank recommends that you opt for Europe-only use. This gives you better protection against the misuse of your debit card.

The international transfer option in Internet Banking can be blocked. You can check this and change it yourself via your payment profile in Internet Banking. If you never make international transfers, the bank recommends that you block this option.

5. Fees and charges

Packages

EasyPay Standard

Opening fee	none
Monthly fee (including a personal account, one debit card, Internet Banking and Mobile Banking)	€ 1.55

² Please note that this option applies only to Mobile Banking, when the device you use has been registered with the bank. The maximum day limit applies to the aggregate of all payments for which a maximum day limit of € 5,000 applies.

³ It is possible that you will pay a payment service provider that has been engaged by the creditor and not directly to the creditor. In that case, the bank will look whether you have made a payment to the same payment service provider in the past 18 months that was destined for the same creditor.

⁴ Please note that this option applies only to Mobile Banking when the device you use has been registered with the bank. The maximum day limit applies to the aggregate of all payments for which a maximum day limit of € 5,000 applies.

EasyPay Extra	
Opening fee	none
Monthly fee (including 6 personal accounts, one debit card, one main Credit Card, Internet Banking, Mobile Banking, 2nd debit card € 0,60 per month, 50% discount on the 3rd through to 5th debit card*, 50% discount on the 2nd through to 5th Credit Card**, 33% discount on ABN AMRO Stand-By Service, 25 payment alerts)	€ 3.40

* Debit card fee with 50% discount is € 0.79 per month.

** Credit Card fee with 50% discount is € 0.93 per month (€ 11.21 per year).

EasyPay Max	
Opening fee	none
Monthly fee (including 6 personal accounts, two debit cards, two Gold Cards (one main credit card and one extra credit card), Internet Banking, Mobile Banking, credit interest on one personal account*, 50% discount on the 3rd through to 5th debit card**, 50% discount on the 3rd through to 5th Gold Card***, 100% discount on ABN AMRO Stand-By Service, 25 payment alerts)	€ 6.25

* Credit interest rate applicable to one personal account. This interest rate is not fixed and may be changed by the bank at any time. If the bank does so, it will notify you in advance in one of the following ways:

- ▶ an announcement on abnamro.nl/rentebetaalgemakmax
- ▶ a written or electronic message sent to you.

Credit interest rate applicable to a balance up to € 5,500. You will not receive interest if the amount of interest due is less than € 0.40. Current interest rate is available on abnamro.nl/rentebetaalpakket or can be requested from the bank.

** Bank card fee with 50% discount is € 0.79 per month.

*** Gold Card fee with 50% discount is € 2.30 per month (€ 27.56 per year).

Student Package	
Opening fee	none
Monthly fee (including Student Account, one debit card, Internet Banking, and Mobile Banking)	none
Credit Card (optional)	€ 14.00 per year

Personal Account	
Opening fee	none
Monthly fee	€ 1.94

Young Person's Growth Account (Jongerengroeirekening)	
Opening fee	none
Monthly fee	none

Foreign Currency Account	
Opening fee	€ 40.00
Monthly fee	€ 5.00

(Digital) Debit Cards	
Monthly fee debit card	€ 1.58
Monthly fee digital debit card wearables	€ 0.50
Monthly fee digital debit card Wallet	€ 0.50 (free of charge until 01-07-2019)
Monthly fee savings card	free
Replacement debit card	€ 7.50

Paper statements of the current account	
Monthly statements	€ 0.60
Monthly fee two-weekly statements	€ 1.30
Monthly fee weekly statements	€ 2.60
Monthly fee daily statements	€ 7.50
Copy of statement (single request)	€ 5.50
Annual Financial Statement	free
Copy of Annual Financial Statement	€ 5.50
Monthly fee duplicate monthly statements	€ 0.60
Monthly fee duplicate two-weekly statements	€ 1.30
Monthly fee duplicate weekly statements	€ 2.60
Monthly fee duplicate daily statements	€ 7.50

Internet and Mobile Banking	
Internet Banking incl. e.dentifier	free
Replacement or extra e.dentifier	free
Mobile Banking	free

Payment alerts*	
Push messages via Mobile Banking	free
Text messages	€ 0.20 per message
Emails	free

* In the EasyPay Extra and EasyPay Max packages, the first 25 payment alerts are free of charge (both SMS and email)

ABN AMRO Stand-By Service	
Monthly fee without EasyPay	€ 1.50
Monthly fee with EasyPay Standard	€ 1.50
Monthly fee with EasyPay Extra	€ 1.00
Monthly fee with EasyPay Max	free

Current Account Switch Service	
Switching your current account to ABN AMRO	free

Payment Instructions (Credit transfer)

Current fees for payment and transfer products and services are shown in the tables below.

Euro-denominated payment instructions within the SEPA area*			
Transfer via internet		free	
Urgent via Internet Banking	€	5.50	per transaction
Transfer via bank branch	€	16.00	per transaction
Urgent transfer via bank branch	€	21.50	per transaction
Giro transfer (paper acceptgiro)	€	0.50	per transaction
Standing order		free	
Direct debit		free	
Transfer forms - 22 pieces**	€	11.00	(incl. VAT) per set
Bank envelopes - 25 pieces**	€	18.75	(incl. VAT) per set

* SEPA stands for Single Euro Payments Area and comprises the EU countries, Norway, Iceland, Liechtenstein, Switzerland and Monaco.

** You can order forms either by calling telephone no. 0900 - 0024^A, or at one of our branches.

Payment instructions in foreign currency and/or outside the SEPA area*			
Transfer via Internet	€	9.00	per transaction
Urgent transfer via Internet	€	18.00	per transaction
Transfer via form	€	20.50	per transaction
Urgent transfer via form	€	29.50	per transaction
Transfer via bank branch	€	25.00	per transaction
Urgent transfer via bank branch	€	34.00	per transaction

* SEPA stands for Single Euro Payments Area and comprises the EU countries, Norway, Iceland, Liechtenstein, Switzerland and Monaco.

Payments received from abroad	
Euro-denominated payments received from within the SEPA area*	free
Payments received from outside the SEPA area or in foreign currency	€ 9.00

Other charges relating to credit transfers outside SEPA* or in foreign currency	
Completion charge	€ 20.00
Fee for completing or correcting a transfer form	
Queries and/or inquiries	€ 25.00
Handling fees for cancelled payments and any charges of foreign bank	€ 25.00

* SEPA stands for Single Euro Payments Area and comprises the EU countries, Norway, Iceland, Liechtenstein, Switzerland and Monaco.

Cheques* (redemption is possible until 01-01-2020)

Cheque clearing under usual reserve (UUR)

Cheques for up to € 100 are credited to your account almost as soon as we receive them. This credit is made under reserve, which means that we can re-debit your account if the cheque is not honoured

Cheques UUR	€	50.00
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Extra fees:

- ▶ postage
- ▶ any charges of the foreign bank

* A charge of 15 Euros is applied for unpaid returned cheques.

Cheque clearing (collection)* (redemption is possible until 01-01-2020)

The cheque is not credited to your account until ABN AMRO has received the value from the bank on which the cheque is drawn.

Cheques collection	€	85.00
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Extra fees:

- ▶ postage
- ▶ any charges of the foreign bank
- ▶ any inquiry fees

* A charge of 15 Euros is applied for unpaid returned cheques.

Payments at point-of-sale (POS) terminal

With debit card in euros		free within the eurozone
With debit card* in foreign currency	€	0.15 plus 1.2% foreign exchange rate margin

* If you have one of the following packages: EasyPay Extra, EasyPay Max or the Student package, you will pay only the exchange rate margin.

Cash withdrawal in euros at ATM

With debit card*	free within the eurozone
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* With a savings card, it is only possible to make cash withdrawals at ATMs in the Netherlands.

Cash withdrawal in foreign currency at ATM

With debit card*	€	2.25 plus 1.2% foreign exchange margin
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* Except for foreign currency ATMs at Schiphol with other rates.

Depositing cash*

Via ATM (Euro notes)	0.5% of the amount deposited.
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* For young persons under 18 the first six deposits per calendar year are free of charge.

You can deposit or withdraw coins through machines intended for this purpose in branches of the bank. This is not a service provided by the bank, but by a different service provider. This service provider charges a fee for this.

6. Exchange rates

When you make credit transfer from your current account in a currency other than the euro or you want to change foreign banknotes, the bank applies the exchange rates that it publishes daily. You can view these rates online at abnamro.nl or you can ask the bank for the information.

If you pay foreign banknotes into an account in the same currency, the bank will first convert the amount into euros.

If you issue a credit transfer in euros to an account in a country which does not use the euro as its currency, the following applies. The amount can be converted by a bank in the beneficiary's country. In that case, the exchange rate to be used is unknown. If you issue the instruction in the beneficiary's country's currency, the exchange rate published by the bank on abnamro.nl is applied.

If you pay in a non-euro currency at a point-of-sale (POS) terminal abroad or withdraw cash in a non-euro currency at a foreign ATM, the bank will convert the amount at the basic exchange rate for debit card transactions with a margin of 1.2%. Credit cards provided by the bank are subject to the conditions that you receive with those credit cards. The bank publishes the basic exchange rates for debit card transactions daily. These can be viewed online at abnamro.nl or you can ask the bank for the information.

7. Interest on your current account

Current interest rates can be viewed online at abnamro.nl/rentebetaalgemakmax or you can ask the bank for the information. For an unarranged overdraft, a legal interest rate is charged that consists of a legal interest rate percentage with a surcharge of 12%.

8. Value date

The value date refers to the day on which an amount credited or debited to an account starts or ceases to earn interest.

For Consumer Payment Services, the following applies. The value date is the date on which the bank credits or debits the amount from your current account. This applies if no currency exchange is necessary.

Payments received from abroad may be credited at an earlier date than the value date. In that case, the value date is the date on which the bank receives the amount.

9. Addressing paper payment instructions

Paper payment instructions should be sent to the following address:

ABN AMRO Bank N.V.
P.O. Box 77777
3000 MA Rotterdam
The Netherlands

10. Complaints

The easiest way to notify us of any complaints regarding the services provided by the bank is through the telephone number 0900 - 0024[^]. If you are not satisfied with the answer provided, you may write the bank and ask them to reassess your complaint. You can find more information regarding the complaints mechanism at abnamro.nl. Should this nevertheless fail to resolve your issue, you may file your complaint with the Complaints Institute Financial Services [“Klachteninstituut Financiële Dienstverlening”].

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[^] Calling costs: your usual call charges set by your telephone provider.