

How do you recognise fraud?

Scammers use various tricks to steal money from you. They often try to gain your trust and trick you into sharing your personal information. Identifying fraud can be quite difficult. We would like to help you with this.



For example, remember that we will never ask you for/to:

▶ **Your security codes**

By this we mean your PIN number, 5-digit identification code and e.identifier response codes.

▶ **Send your debit card**

This applies even when your debit card has to be replaced. Is your current debit card expiring or is your card broken? Then you will always receive a new card by post. You can then cut your old card through the chip and throw it away. We will never personally come to collect the 'old' debit card from you.

▶ **Transfer money**

We will never ask you to transfer money by telephone or through a link in an email or by text message.

▶ **Click on a link in an email or text message you to immediately log into the ABN AMRO app or Internet Banking**

In Bankmail, we sometimes use links that go directly to Internet Banking and/or the ABN AMRO app. The reason for this is that you are already logged in to the secure environment of the app or Internet Banking. As a result, we know for sure that it's you.

Have you been emailed, called, texted or apped by scammers? Or has an amount been debited from your account that you do not recognise? Always report fraud. Even if you are in doubt. On abnamro.nl/securebanking you can find more information about different forms of fraud and how you can report fraud to us.



Please visit abnamro.nl/securebanking for more information

The 5 uniform security rules

Secure banking is important. That is why banks in the Netherlands have drawn up 5 uniform security rules in collaboration with the Consumentenbond (Dutch Consumers' Association). You can read about what you need to do to bank safely in the 5 uniform security rules below.



Always follow these 5 security rules:

▶ Always keep your security codes secret

Do not share your security codes, such as your PIN number, with anyone. Not even online or by post.

▶ Make sure that nobody else ever uses your debit card, whether online or in person

You are responsible for your debit card. Also, do not give your card to a family member or acquaintance who is doing some shopping for you.

▶ Keep the device you use to do your banking secure

Use the most current version of your operating system and browser. Always carry out all updates on your computer and mobile telephone. In addition, please do not forget to log out.

▶ Check your current account on a regular basis

If you regularly check your current account, you will know what is being debited. Is there a transaction you do not recognise? If so, please contact us.

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

On abnamro.nl/documentation you will find a detailed explanation of the 5 uniform security rules in the Consumer Payment Services Information Sheet. Good to know: if you adhere to these 5 security rules, you do not run the risk that the total amount of damage is for your own account in the event of fraud.

Do you have any questions? Talk to one of our employees. They will answer your questions and give you advice. We do secure banking together.



Please visit abnamro.nl/securebanking for more information