Consumer Payment Services
Conditions

January 2024
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<td>Account information</td>
<td>account number, account name and all transactions listed on your statement of accounts.</td>
</tr>
<tr>
<td>Account information service provider</td>
<td>a payment service provider offering you an online service to provide information regarding your payment account.</td>
</tr>
<tr>
<td>Bank</td>
<td>ABN AMRO BANK N.V. or, where this is apparent from the text – another provider of payment services that is involved in the performance of a payment transaction.</td>
</tr>
<tr>
<td>Banking day</td>
<td>any day on which the payer’s bank or the beneficiary’s bank is open for the banking functions necessary for the execution of a payment transaction; you will find further information on this in the Payment Services Information Sheet.</td>
</tr>
<tr>
<td>Beneficiary</td>
<td>the person for whom a payment is intended.</td>
</tr>
<tr>
<td>Card details</td>
<td>the details shown on your debit card bearing the Mastercard logo that allow you to make payments. These details are the card number on the front of the card and the CVC code and expiry date on the back.</td>
</tr>
<tr>
<td>Communication channel</td>
<td>the meaning is given in the Customer Relationship Conditions; examples of communication channels are post, telephone and internet.</td>
</tr>
<tr>
<td>Currence</td>
<td>Currence Holding B.V. is the product owner and brand owner of various Dutch payment products, including iDEAL. Currence sets rules for the use of iDEAL and monitors compliance with those rules.</td>
</tr>
<tr>
<td>Debit card</td>
<td>a card issued by the bank with the Mastercard or Maestro logo and a PIN code. A credit card is not a debit card as meant here. A debit card can also be a digital debit card as described in these Payment Services Conditions. A debit card bearing the Mastercard logo also specifies the card number.</td>
</tr>
<tr>
<td>Geldmaat</td>
<td>the name of the partnership between ABN AMRO, Rabobank and ING for the purpose of providing a network of cash withdrawal machines.</td>
</tr>
<tr>
<td>Geldmaat ATM</td>
<td>a cash withdrawal and/or deposit machine from Geldmaat.</td>
</tr>
<tr>
<td>Instruction date</td>
<td>the date on which the bank receives an instruction to execute a payment transaction or the date that applies as instruction date in accordance with article 4.2.</td>
</tr>
<tr>
<td>Internet Banking</td>
<td>a secure electronic environment created for you in which you and the bank can send each other information or other messages; for example, you can use Internet Banking to give a payment instruction to the bank or receive a statement of account from the bank.</td>
</tr>
<tr>
<td>Mastercard</td>
<td>Mastercard Inc. is a company that authorises banks and other parties across the world to issue debit cards and card machines, sets rules governing them and facilitates payments made using them.</td>
</tr>
<tr>
<td>Mastercard ID Check</td>
<td>an extra check that the bank can apply to online payments made with your debit card bearing the Mastercard or Maestro logo. This allows the bank to check that it really is you making the payments.</td>
</tr>
<tr>
<td>Means of customer identification</td>
<td>the meaning is described in the Customer Relationship Conditions. An example of a means of customer identification is the debit card plus PIN.</td>
</tr>
<tr>
<td>Mobile Banking</td>
<td>banking using the bank’s mobile application (app) on a smartphone, tablet or similar device. We also use the term ‘mobile banking’ as a verb, and sometimes refer to it as ‘banking using the ABN AMRO app’.</td>
</tr>
<tr>
<td>Mobile Confirmation</td>
<td>an instruction on Internet Banking authorised through logging in to the mobile banking app.</td>
</tr>
<tr>
<td>Overdraft</td>
<td>the amount you owe to the bank on your payment account. An overdraft is also called a debit balance.</td>
</tr>
<tr>
<td>Payment account</td>
<td>an account which you have at the bank and is intended for the execution of payment transactions.</td>
</tr>
<tr>
<td>Payment initiation service provider</td>
<td>a payment service provider offering you a service for initiating a payment instruction from your payment account.</td>
</tr>
<tr>
<td>Payment Services Conditions</td>
<td>the typed or electronic Consumer Payment Services Conditions.</td>
</tr>
<tr>
<td>Payment Services Information Sheet</td>
<td>the typed or electronic information sheet for Consumer Payment Services or the information sheet for Consumer Payment Services MeesPierson.</td>
</tr>
<tr>
<td>Payment transaction</td>
<td>a payment transaction may involve the depositing of cash, withdrawal of cash, transfer, collection or payment via a point-of-sale terminal.</td>
</tr>
<tr>
<td>PIN</td>
<td>a personal identification number that you can use in combination with the debit card.</td>
</tr>
<tr>
<td><strong>Reservation</strong></td>
<td>a reservation is an amount temporarily held in your account by the bank. The bank may do this if you enter a payment obligation with a seller using your physical or (digital) debit card to make a purchase, and the purchase amount cannot yet be finally determined and/or the delivery date at the time of purchase is in the future and/or unknown. This may also be the case when renting a car or booking a hotel.</td>
</tr>
<tr>
<td><strong>SEPA area</strong></td>
<td>the Single Euro Payments Area; this area consists of the countries of the European Union together with the United Kingdom, Norway, Iceland, Liechtenstein, Monaco, San Marino and Switzerland. You can find further information at abnamro.nl or ask the bank.</td>
</tr>
<tr>
<td><strong>Statement</strong></td>
<td>the meaning is described in the Customer Relationship Conditions; an example of a statement is statement of account.</td>
</tr>
</tbody>
</table>
1. Subject and applicable conditions

1.1. To what do these conditions apply?
The Payment Services Conditions apply to the following banking services:
- your payment account (betaalrekening),
- your means of customer identification,
- your payment transactions.
These are referred to in these conditions as payment services.

1.2. Do other conditions also apply?
In addition to these conditions the following also apply:
- the General Conditions of ABN AMRO Bank N.V.
  These are the General Banking Conditions and the Customer Relationship Conditions.
- the Consumer Payment Services Information Sheet.
  This contains rates, additional rules and information on the topics covered in these Payment Services Conditions.

2. Payment account

2.1. What can you and the bank use the payment account for?

Payment transactions
You can use your payment account for payment transactions. The bank will credit or debit your payment transactions to your payment account. The bank may also do this for other amounts that you are owed by or owe to the bank. You grant the bank a mandate to do so.

Reservations
If you enter a payment obligation with a (digital) debit card for which the amount to be paid cannot yet be finally determined, and/or the delivery date at the time of purchase is in the future and/or unknown, the bank may set a reservation in your account. You may only enter a payment obligation if you have sufficient balance in your account (including a credit limit, if applicable). You authorise the bank in advance to set a reservation in your account in the event of a payment obligation as referred to above. Setting a reservation will ensure that there is sufficient balance in your account at the time of purchase to meet your payment obligation. A reservation reduces the available balance in your account. A reservation results in a claim by the bank against you to the amount of the reservation. This claim only becomes final at the time when you need to fulfil your payment obligation. At that time, the bank will permanently debit this amount from your account. If the purchase amount is less than the reservation amount, the remaining amount of the reservation will be cancelled. The reservation will expire if the amount is not settled and (a) the payment obligation you have entered into with the seller expires without the seller extending the payment obligation, or (b) the seller allows the payment obligation to expire. Your transaction summary in Internet Banking and the ABN AMRO app shows your outstanding reservations and the amounts.

Private use
You may only use the payment account as a consumer and not for your occupation or business, for which the bank provides other accounts with different conditions. If you do not use the payment account as a consumer, you may not invoke these Payment Services Conditions.

Access to online channels
You automatically have access to Internet Banking. You can also use Mobile Banking (banking using the ABN AMRO app) if you install the ABN AMRO app. If you appoint an authorised representative for the account, you as the account holder decide whether this authorised representative can use Internet Banking or Mobile Banking.

Joint payment account
If you hold a payment account with us together with one or more other persons, Article 20 of the Client Relationship Conditions will apply. Briefly summarised, this article states the following:
  a. If you maintain a positive balance in the account or have an authorised overdraft, each of you may use the total sum for making payments or withdrawing money. The amount used by one of you cannot be used by the other.
  b. If the account is overdrawn, each of you will owe the total sum of this overdraft to us. The amount paid to us by one of you need not to be paid by the other as well.
  c. Each account holder can issue instructions with regard to the payment account. These instructions are also binding on the other account holder(s). An example is a notification of a change of address.
2.2. Can you use the overdraft facility on your payment account?
You need to ensure that there is sufficient balance on your payment account. You may not use the overdraft facility if you have not made clear prior agreements about this with the bank. This also applies to reservations. If you are using the overdraft facility on your payment account when this has not been agreed in advance (an unauthorised overdraft), you must ensure the amount is immediately replenished.

2.3. What happens if you end up using the overdraft facility due to a payment?
If you end up using the overdraft facility due to a payment, interest will be charged on the amount of overdraft you use on the account. You can find the interest rates at abnamro.nl/tarieven. Reservations do not affect the interest calculation. The bank may refuse or reverse instructions if they cause you to use the overdraft facility when you are not permitted to do so (unauthorised overdraft).

2.4. What is a proxy permitted to do?
If you have issued a proxy to a third party, article 5 of the Customer Relationship Conditions applies. This article sets out what the proxy holder is permitted to, at a minimum, do on your behalf, if the proxy contains no restrictions. In addition, the proxy holder is permitted to approve direct debit mandates and give instructions to provide your account information to an account information service provider.

2.5. Are there restrictions on the number of accounts you can hold?
The bank can set a maximum for the number of payment accounts that you are allowed to have in your name and in the name of you and your joint account co-holder(s). You can find more information about this at abnamro.nl/fees

2.6. Which interest rates and balance classes apply to a payment account?
a. The bank calculates interest on the balance in your account. The interest rate can be positive, negative or 0%. Reservations do not affect the balance over which interest is charged.
b. The bank can determine which interest rate is applicable to a certain credit balance. This is done through balance classes. Interest rates and balance classes are not fixed. The bank can always change this.
c. A balance class can also be applied to all balances on current and/or savings accounts in your name and in the name of you and your joint account holder(s). We call this a total balance. A balance which you have in a joint account will be divided into amounts equal to the number of joint account holders for the purpose of calculating everyone’s individual total balance.
d. In the event of specific circumstances, such as developments in the money and capital markets, the bank can charge negative interest on one or more balance classes.
e. In the event negative interest is charged, the balance on your account may decrease through the deduction of negative interest. The bank can make negative interest deductions per month or per quarter. You must maintain a sufficient balance for this. If this deduction results in your account becoming overdrawn, you must immediately reimburse the bank. You will also be liable for overdraft interest.
f. In the event of a negative interest rate, the bank can deduct the total interest due from one of your current or savings accounts. You can find more information at abnamro.nl/interest

2.7. How will we inform you of (changes in) interest rates and balance classes?
Current interest rates, balance classes and the maximum number of payment accounts can be found at abnamro.nl/interest. You can also request this information from the bank. The bank shall inform you of changes in interest rates or balance classes in the following ways:
▶ announcement on abnamro.nl/interest,
▶ a message to you in writing or an electronic message.
If the interest rate is to become negative, the bank will announce this at least two months in advance. The bank will also inform you two months in advance of a change in the balance classes.

2.8. Which exchange rates apply to a payment account?
In the Payment Services Information Sheet, you can find out how to request the exchange rates which apply to your payment account from the bank. The bank can always alter exchange rates immediately without informing you in advance.

3. Means of customer identification

This section describes customer identification tools with which you or your authorised representatives can identify themselves and give a statement of authorisation. For example, to authorise a payment instruction.

3.1. Signature
For written communications with the bank, your signature registered with the bank will be considered your means of customer identification.
For online communications, the following means of customer identification may be used.

### 3.2. Debit card and PIN
These are used at Geldmaat ATMs, cash withdrawal machines and point-of-sale (POS) terminals. You must also use these to create security codes using the e.dentifier provided by the bank for Mobile Banking. Sometimes you only need to use the debit card and not the PIN. These Consumer Payment Services Conditions will tell you when this is the case.

### 3.3. Digital debit card with security code or other means
You can link a digital debit card to your payment account and then use it as specified in these Payment Services Conditions. Similarly, the digital debit card may occasionally be used without needing to enter a code or pass another security measure such as fingerprint or facial recognition. The bank supports the following digital debit cards:
1. wearable;
2. paying with Apple Pay;*
3. paying with Google Pay;**
4. paying with a linked debit card;
5. paying with Click to Pay.

#### 3.3.1. Wearable
A wearable is a device that is worn on the body (such as a smartwatch) that contains a near-field communication (NFC) chip. A wearable can be used to make contactless payments – similar to your debit card. You arrange with the manufacturer of your wearable how you can approve payments with your digital debit card.

#### 3.3.2. Paying with Apple Pay*
Apple Pay is a payment method which allows you to link a digital payment pass from the bank to Apple equipment (such as an iPhone, iPad, Mac or Apple Watch). How payments are authorised is determined together with Apple. Methods of payment authorisation include using the access code of your iPhone, iPad, Mac or Apple Watch, your fingerprint (Touch ID) or via face (for facial recognition, Face ID).

#### 3.3.3. Paying with Google Pay**
Google Pay is a payment method that allows you to link an ABN AMRO digital payment card to (Android) equipment equipped with Near-Field Communication (NFC) such as a smartphones, tablets and smartwatches on which Google Pay can be installed. You enter agreements with Google concerning how you can approve payments. Payment authorisation methods may include using the access code for your smartphone, tablet or smartwatch, entering your fingerprint or using facial recognition software.

#### 3.3.4. Paying with a linked debit card
You can link your digital debit card to specific sellers. You will link your debit card once only and in a secure manner, authorising the bank to make payments to that seller. For some payments, the bank may ask you to confirm the payment in order to verify your identity and the correctness of the payment (Mastercard ID Check). You can confirm the payment through the ABN AMRO app. You can find a summary of sellers linked to your debit card and remove your debit card link in the ABN AMRO app.

#### 3.3.5. Paying with Click to Pay
Click to Pay is a Mastercard service. You will link your debit card to Mastercard once only when you make a payment to a seller that offers Click to Pay. This involves storing your card details and – if you wish – your address details with Mastercard. You can do this through Mastercard or the ABN AMRO app. For subsequent payments to the same or another seller, Mastercard will provide the seller with your card details and/or address details so that you do not need to enter them again. You can then make payments to the seller. You authorise the bank to make payments to that seller. For some payments, the bank may ask you to confirm the payment in order to verify your identity and the correctness of the payment (Mastercard ID Check). You can confirm the payment through the ABN AMRO app. You can delete your card details through Click to Pay or in the ABN AMRO app.

### 3.4. Five-digit identification code, together with a mobile device registered with the bank
This code is used for Mobile Banking through an app provided by the bank on your smartphone or tablet. It may also be used on occasion as a means of customer identification through other channels, such as Internet Banking.

### 3.5. Fingerprint or face (using facial recognition software) on your mobile device
These forms of identification are used for Mobile Banking through an app provided by the bank on your smartphone or tablet. They may also be used on occasion as a means of customer identification through other channels, such as Internet Banking.

### 3.6. Customer identification methods and security
The regulations which apply to customer identification methods can be found in the Customer Relationship

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* Apple Pay is a registered trademark of Apple Inc.
** Google Pay is a registered trademark of Google LLC.
Conditions and the security regulations in section 1 of the Payment Services Information Sheet. These also apply to the wearable, paying with Apple Pay and paying with Google Pay. This means that only you are authorised to use your wearable, smartphone (e.g. iPhone) or other devices (e.g. tablet). You must also prevent unauthorised use by exercising caution with your access code on your smartphone or other devices. Do not share codes with others and only register your own fingerprint or face on your devices.

4. Payment transaction instruction (Credit Transfer)

4.1. Within what period will your instruction be executed?

A maximum execution period applies to payments within the SEPA area in euros. When executing these payment transactions in euros, the beneficiary’s bank will receive a payment from your payment account by no later than the next business day following the instruction date. When executing these payment transactions in other currencies, the period is no more than four business days. When issuing a paper instruction, the period is extended by one business day. Sometimes, the amount of a transfer can be credited to the beneficiary’s account within a few seconds, even if it concerns a transfer to an account at a different bank. If this is possible, it is indicated in Internet Banking or Mobile Banking. This is only possible in the case of transfers in Euros within the SEPA area, if the beneficiary’s bank offers this option and if the amount is below this bank’s limit. If this possibility of direct execution exists, the transfer can be carried out every day of the week.

The bank executes payment transactions outside the SEPA area within a reasonable period after the instruction date.

4.2. What date applies as instruction date?

The instruction date is the date on which the bank receives an instruction for an outgoing payment transaction. The following rules apply:

► When issuing an instruction through a payment initiation service provider, the time at which the bank received the instruction from the payment initiation provider and your approval of the instruction is deemed the time of receipt.

► If the day on which the bank receives the instruction is not a banking day, the instruction date becomes the next banking day.

► You must send written instructions to the address indicated in the Payment Services Information Sheet. The date on which the bank receives your written instructions at this address counts as the date of receipt.

► Since the bank needs time to process your instruction, it may set times after which processing on the same day is no longer possible. These times may differ according to the type of payment transaction, communication channel or other circumstance involved. If the bank receives your instruction later than these times, the next banking day counts as the instruction date. If the bank sets such times, it gives notice of them in the Payment Services Information Sheet.

► If you issue an instruction to execute a payment transaction on a later date, that date counts as the instruction date. If that date is not a banking day, the instruction date becomes the next banking day. This may be different in the case of a standing order (periodieke overboeking – see article 9 of these Conditions for Payment Services). If the next banking day falls in a different month, the instruction date for a standing order becomes the preceding banking day.

► If you do not have enough money in your account to enable the instruction to be executed, the bank may check again at a later time whether execution is possible. The bank is not obliged to do so and will do this a maximum of five times. The date on which execution is possible then counts as the instruction date.

4.3. Is an instruction always executed?

The bank may always refuse or postpone the execution of an order if there is reason to do so according to the applicable conditions. If the bank does not execute an order, the bank will inform you. Written orders can only be given using a transfer form prescribed by the bank. A fee may apply for this. You should send written orders to the address listed in the Consumer Payment Services Information Sheet.

4.4. What happens if the beneficiary has not received the payment?

Situations may occur in which the beneficiary has not received the payment although the amount has in fact been debited to your account. In such a case, the bank must demonstrate that the beneficiary’s bank has in fact received the payment. If the bank cannot demonstrate this, it will reverse the debit.

4.5. Are payment transactions subject to limits?

The bank may set limits for your payment transactions, for example on the amount of the payment, the number of payment transactions or the countries to which you can send a payment. These limits may differ from one type
of payment transaction, communication channel or other circumstance to another. You will find more information about this in the Payment Services Information Sheet.

4.6. What applies to payment transactions in currencies other than the euro? (foreign currencies)
In the case of payment transactions from or to your payment account in a currency other than the euro, the bank may exchange the amounts. The bank exchanges the amount on the instruction date in the case of outgoing payments and on the date on which the bank credits the amount to the account in the case of incoming payments. For this purpose the bank uses the exchange rate which is set by the bank and applies at the time that the bank exchanges the amount. The bank will provide information on the exchange rate and the currency conversion charges in your account statement. This also applies if the bank performs a currency conversion for you when you make a payment or cash withdrawal using a debit card in an EU country with a currency other than the euro.

4.7. What are the applicable rules for instructions issued through the payment initiation service provider?
You must conclude your own agreements with the payment initiation service provider regarding the services he provides. The bank is not a party to such agreements. The Consumer Payment Services Conditions apply to the execution of your instructions by the bank.

5. Statements

5.1. How frequently do you receive a statement of account?
You receive a statement of the payment transactions and other amounts posted to or from your account. If you use Internet Banking or Mobile Banking, you can view the up-to-date statement at any time. You may also receive paper statements if you have agreed on this with the bank.

5.2. Do you want information about your account to be passed on to an account information service provider?
If you instruct the bank to pass your account information on to an account information service provider, the bank will pass on any such account information as the service provider requests. This information may consist of any information which is also included on your statement of accounts, up to a maximum of 18 months prior to the moment of issuing the instruction to do so. The bank is not responsible for any use made by the account information service provider of the information provided. The bank is not a party to your agreements with the account information service provider.

6. Security and risk distribution

6.1. How can you prevent unauthorised use of your payment account, debit card and other means of customer identification by others?
You must comply with all our rules and regulations for the use and security of payment services. You can read these rules in the General Conditions of ABN AMRO Bank N.V. and in chapter 1 of the Payment Services Information Sheet.

6.2. How can you limit loss as a result of unauthorised use?
If an unauthorised person uses or could use your means of customer identification, you must report this immediately to the bank. This applies to your (digital) debit card and PIN but also to other means with which you can identify yourself. Examples of this are passwords, codes or ID cards. If a bank form bearing your name has been lost or stolen, you must also report this to the bank.

6.3. Who bears the risk of unauthorised use?
If the bank carries out a payment transaction and debits your payment account without a valid instruction, the following applies. The bank is then responsible for the debited amount. The cases described below constitute exceptions to this.
▶ If you have been deliberately or grossly negligent in strictly observing the bank’s security rules, the payment transactions are entirely at your own risk and expense. This applies up until the moment you inform the bank that it is possible for an unauthorised person to use your means of customer identification. The security rules can be found in the Consumer Payment Services Information Sheet and the Customer Relationship Conditions.
▶ If you act fraudulently, the payment transactions are wholly for your account and risk.
In this regard, the bank derogates from the risk distribution as set out in the Customer Relationship Conditions.

7. Indirect loss and consequential loss
The bank is not liable for any indirect or consequential loss you may suffer. This means loss other than amounts wrongfully debited from your account. An example would be a loss that you suffer as a result of being temporarily unable to make payment. An exception to this rule applies in the case of deliberate intent or gross negligence on the part of the bank.
8. Cash withdrawals and deposits

8.1. What is a cash withdrawal and how do you withdraw money?
A cash withdrawal is a payment transaction in which the bank pays money from your payment account to you in cash, in the form of banknotes or coins. When you make a cash withdrawal, you need to use your debit card and PIN code or another client identifier prescribed by the bank. In the Netherlands and abroad, you can make cash withdrawals from cash machines (ATMs) using a debit card with the Maestro or Mastercard logo. In the Netherlands, you can withdraw cash from Geldmaat ATMs without using a debit card. This means that you can withdraw banknotes using your ABN AMRO app and your identification code, fingerprint or face (using facial recognition software). To do this, you first need to scan a QR code on the Geldmaat ATM. You must be aged 16 or over to do this. You can withdraw coins using a debit card bearing the Maestro or Mastercard logo and PIN code from designated Geldmaat ATMs in the Netherlands. You can find the locations of these ATMs at using the Location Finder on geldmaat.nl

8.2. What is a cash deposit and how can you deposit money?
A cash deposit is a payment transaction in which the bank receives cash in banknotes or coins and credits this to a payment account. You can deposit money at Geldmaat ATMs (in the Netherlands) that accept deposits. To this end, you use your debit card bearing the Maestro logo and your PIN. Coin deposits can be made only at Geldmaat ATMs, which you can find on locatiewijzer.geldmaat.nl

8.3. Do limits and costs apply to cash withdrawals and deposits?
Cash withdrawals and deposits may be subject to limits and costs may be charged as well. You can find more information in the Payment Services Information Sheet.

9. Transfers

9.1. What is a transfer and which types of transfers are there?
For outgoing transfers, the bank debits the amount from your payment account and ensures that the beneficiary’s bank receives this amount. For incoming transfers, the bank receives an amount for you and credits it to your payment account.

iDEAL payments are transfers for which you give instructions through a previously completed (electronic) order form. A standing order is a transfer which the bank repeats at fixed times. You only need to issue one instruction for a standing order. You can also ask the bank to make an urgent transfer. This option is only available if it is compatible with the transfer type. In this case, the bank will execute the transfer as soon as possible.

9.2. What rules apply to a credit transfer?
The bank executes your instruction on the basis of the beneficiary’s account number as indicated by you in the instruction. The bank is not obliged to check whether the name of the beneficiary and other information in your instruction are correct.

The IBAN (International Bank Account Number) of the beneficiary must be stated in the instruction in cases where euros are transferred within the SEPA area.

9.3. IBAN-Name Check
The bank may carry out an IBAN-Name Check in respect of an outgoing transfer order through an online channel. With this, you will be notified if other details are known about the name and account number (IBAN) provided. IBAN-Name Check is merely a tool. You decide what to do after a name account number suggestion is made. Therefore, if you get a notification that other details are known, you can still give the transfer order to the bank. The bank executes the transfer order only on the basis of the specified account number (IBAN). The IBAN-Name Check is not always performed:
- for transfers to foreign accounts,
- for transfers in a currency other than the euro.
This is visible when giving a transfer order in an online channel.

10. Direct debit

10.1. How does direct debit work?
A direct debit (incasso) is a transfer from your payment account for which the payment instruction is issued not by you but by the beneficiary (the creditor). You must first give the beneficiary authorisation for this by means of a direct debit mandate (incassomachtiging). This mandate also applies as your permission to the bank to execute the payment instruction. You may cancel a mandate by notifying the beneficiary to this effect.

Direct debit is possible only for payments in euros between accounts at banks which participate within the SEPA area. You can find further information about this at abnamro.nl
10.2. Can you have a direct debit payment refunded?
You may ask the bank to refund a direct debit payment without having to give a reason. However, you must make the request within eight weeks of the date on which the amount is debited to your payment account.

10.3. What can you do if a direct debit is executed for which you have not given authorisation?
If there is no valid mandate for an executed direct debit, you can request the bank to refund the amount to your payment account. You must do this as quickly as possible, in any event within thirteen months after the debit. The bank will then investigate whether the creditor can produce a valid mandate. If the creditor cannot do so, the bank will refund the amount. The bank follows this procedure only if a refund without statement of reasons is not possible within eight weeks.

10.4. Can your payment account be blocked for direct debits?
You can arrange for your payment account to be blocked for direct debits in the following ways:
▶ blocking of all direct debits,
▶ blocking of all direct debits of a particular creditor,
▶ blocking of all direct debits on the basis of a specific mandate,
▶ one-off blocking of a particular direct debit,
▶ blocking of a particular direct debit if the amount exceeds the maximum amount you have specified,
▶ blocking of a particular direct debit if it is executed more often than the maximum number of times you have specified per calendar year,
▶ blocking of all direct debits with the exception of direct debits of particular creditors whom you have registered with the bank,
▶ blocking of all direct debits with the exception of direct debits on the basis of particular mandates which you have registered with the bank.
Except in case of blocking all direct debits, blocking a direct debit is only possible when the bank has already received an earlier instruction from that particular creditor or an instruction based on that particular mandate.

An instruction to block direct debits takes effect immediately after the instruction is received by the bank.

If you have issued a blocking instruction, the bank does not execute the direct debit. You will receive no further notification of this.

You may also request the bank to cancel a direct debit blocking instruction. Such a cancellation takes effect on the next banking day.

11. Payment at a point-of-sale terminal

11.1. How do you pay using a card machine?
You can use a debit card bearing the Maestro or Mastercard logo and PIN code or another client identifier to make payments from your payment account through a card machine. This payment option is available in the Netherlands and abroad at any business that accepts Mastercard or Maestro.

11.2. When can you pay without using your PIN?
You can pay without using your PIN in the following ways:
▶ If both your debit card and the point-of-sale (POS) terminal bear the contactless payment symbol indicating that you can make payments without using your PIN. This is possible up to a maximum of EUR 50 per transaction. However, there may be occasions in which you are required to enter your PIN, even when the amount is small.
▶ For the payment of parking and tolls, where the payment machine does not indicate that you must use your PIN. This is possible up to a maximum of EUR 100 per time for parking and a maximum of EUR 100 per time for a toll.
▶ You can use your (digital) debit card to check in and out on public transport. Your (digital) debit card must then bear the contactless payment logo. You do not need to enter a PIN and there is no limit. You can check in and out with your (digital) debit card at suitable poles or gates that can be recognized by the “contactless payment” logo. By checking in and out with your (digital) debit card, you give permission for payment and/or to reserve an amount on your payment account. At the end of the day, the amounts for all trips you have made are added together and debited from your payment account in one go. You can see the total amount of the booking in your account overview.

11.3. How do you pay using a digital debit card?
If you are over 16, you can use your digital debit card and the equipment it is placed on to pay at card machines bearing the Maestro or Mastercard logo and the contactless payment logo. The following options are available:
▶ Pay with a wearable
  If you have a wearable, you have agreed arrange with the manufacturer of your wearable how you approve payments. A daily limit of EUR 250 applies to your wearable.
▶ Paying with Apple Pay and Google Pay
  You can use Apple Pay and Google Pay to:
  1. Make contactless payments at card machines displaying the contactless payment logo or the Apple Pay or Google Pay logo.
2. Make online payments on websites and mobile applications (apps) that accept Apple Pay or Google Pay (which can be recognised by the Apple Pay or Google Pay logo).

11.4. Receiving payments through your debit card
You can receive payments through your debit card if a seller supports this. You can use this facility to reclaim returnable deposits and return purchases, for example. Usually, you will receive the money directly in your account.

12. Pay online

12.1. Pay online with iDEAL
You can use iDEAL to make online payments on websites and mobile applications (apps) that offer iDEAL as a payment option. More information on this is provided in Article 9.1 of these conditions.

12.2. iDEAL profile
When making online payments using iDeal, you can create a user profile once for yourself through Currence. This is your iDEAL profile. If you enter your personal details such as your IBAN, name and address details, you will not need to enter these details again during subsequent iDEAL online payments. You can view, manage and delete the iDEAL profile through Internet Banking or the ABN AMRO app. If you do not use your iDEAL profile for more than a year, Currence will automatically delete it.

12.3. How do you use your (digital) debit card to make online payments on websites and mobile applications?
If you’re over 16, you can use your debit card bearing the Maestro or Mastercard logo to make online payments. This is an option on websites or mobile applications (apps) that offer one or more of the following payment options:
- Pay with Apple Pay
- Pay with Google Pay (only available with a debit card bearing the Mastercard logo)
- Pay with a linked debit card
- Pay with Click to Pay

More information on this is provided in Articles 3.3.2. to 3.3.5. of these Conditions.

You can also make online payments on websites and mobile applications by manually entering your card details from your debit card bearing the Mastercard logo. By entering your card details and authorising the payment order, you automatically agree to the payment. For some payments, the bank may ask you to confirm the payment in order to verify your identity and the correctness of the payment (Mastercard ID Check).

The new debit card also allows you to make recurring payments, for example for monthly subscription fees.

13. Disputing debit card payments
You can dispute (online) payments made using your debit card. If you disagree with a payment, you should do this as soon as possible, but no later than 30 days after receiving your account statement. If you use Internet Banking and/or Mobile Banking, you need to dispute the payment within 14 days after the payment is made. You must challenge the payment digitally or by telephone and you must provide additional information concerning your challenge. You cannot dispute a payment on the grounds that a seller has failed to fulfil its obligations, for example by failing to provide you with goods or services (properly). You also cannot dispute a payment on the grounds that your debit card bearing the Mastercard or Maestro logo has been lost or stolen or if your debit card has been misused. This is subject to the provisions of Article 6.

If you dispute an (online) payment made using your debit card in a timely manner, you must provide sufficient explanation and adequate evidence. We will then - conditionally - deposit the disputed amount into your account. If the challenge is found to be unjustified, the amount will be debited from your account again. Under certain circumstances, the bank has the right not to (conditionally) deposit the disputed amount into your account, for example if you have insufficient balance in the account. In that case, you will not receive the disputed amount until your challenge is proved to be justified.

If you disagree with an (online) payment that was not initiated by you but by the seller, you are entitled to a refund under the following conditions:

a. at the time when you agreed to the payment, the exact amount of the payment was unknown (not meant the exchange rate); and
b. the payment amount is higher than you could have expected based on previous similar payments, for example.

You must file a challenge on these grounds no later than 8 weeks after the date on which the amount was debited. If the challenge is justified, we will refund the amount to you within 10 working days after the final assessment.

If we request more information or documentation, you must provide it to us within 10 working days.
If you fail to comply with any of your obligations under this Article, we will not continue processing your challenge.

You can no longer dispute once a period of 13 months after the transaction date has passed. We are still permitted to correct calculation and other errors after this period.

14. Payment services/dispatch information

The Payment Services Information Sheet contains further rules and information on the (digital) debit card, client identifiers, payment account, payment transactions, working days, limits, rates, exchange rates and statements. You must follow the rules contained in the information sheet.

You may ask the bank to resend the Payment Services Conditions and/or Payment Services Information Sheet.

15. Communication

The bank may communicate with you in writing or electronically about changes to the Payment Services Conditions and/or Payment Services Information Sheet, for example. The bank may use the email address you provided to the bank or your electronic banking environment. You must ensure that the address or email address you have provided is correct and that you read any bank messages you receive as soon as possible.

16. Amendment/termination

16.1. Can the bank change the conditions?

The bank may make changes and additions to the Payment Services Conditions and Payment Services Information Sheet. If the bank does so, it will notify you at least two months in advance. The change and/or addition will apply to you unless you cancel the payment services before comes into effect.

16.2. Which conditions apply when it comes to cancelling payment services?

You can cancel the payment services whenever you wish, free of charge, simply by informing the bank. On the last day of the month in which the bank receives your cancellation, the bank will then terminate the payment services. You can only cancel your payment account if there are no outstanding reservations.

The bank also reserves the right to cancel payment services. ABN AMRO is required to inform you about this at least two months in advance.

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