

# Consumer Payment Services Conditions

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## Consumer Payment Services Conditions

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# Definitions

## Consumer Payment Services Conditions

Term	Meaning
Account information	account number, account name and all transactions listed on your statement of accounts.
Account information service provider	a payment service provider offering you an online service to provide information regarding your current account.
Bank	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.
Banking day	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.
Beneficiary	the person for whom a payment is intended.
Communication channel	the meaning is given in the Customer Relationship Conditions; examples of communication channels are post, telephone and internet.
Current account	an account which you have at the bank and is intended for the execution of payment transactions.
Debit card	a payment card issued by the bank for use in combination with a PIN. A debit card is also called a bank card. A credit card is not a bank card as defined here. Payments can also be made using a digital debit card, as described in these Consumer Payment Services Conditions.
Geldmaat	the name of the partnership between ABN AMRO, Rabobank and ING for the purpose of providing a network of cash withdrawal machines.
Geldmaat ATM	a cash withdrawal and/or deposit machine from Geldmaat.
Instruction date	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.
Internet Banking	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.
Means of customer identification	the meaning is described in the Customer Relationship Conditions. An example of a means of customer identification is the debit card plus PIN.
Mobile Banking	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'.
Mobile Confirmation	an instruction on Internet Banking authorised through logging in to the mobile banking app.
Overdraft	the amount you owe to the bank on your current account. An overdraft is also called a debit balance.
Payment initiation service provider	a payment service provider offering you a service for initiating a payment instruction from your current account.
Payment Services Conditions	the typed or electronic Consumer Payment Services Conditions.
Payment Services Information Sheet	the typed or electronic information sheet for Consumer Payment Services or the information sheet for Consumer Payment Services MeesPierson.
Payment transaction	a payment transaction may involve the depositing of cash, withdrawal of cash, transfer, collection or payment via a point-of-sale terminal.
PIN	a personal identification number that you can use in combination with the debit card.
SEPA area	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 <a href="http://abnamro.nl">abnamro.nl</a> or ask the bank.
Statement	the meaning is described in the Customer Relationship Conditions; an example of a statement is statement of account.

# Consumer Payment Services Conditions

## 1. Subject and applicable conditions

### 1.1. To what do these conditions apply?

The Payment Services Conditions apply to the following banking services:

- ▶ your current 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. Current account

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

#### Payment transactions

You can use your current account for payment transactions. The bank will credit or debit your payment transactions to your current 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.

#### Private use

You may only use the current 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 current 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 current account

If you hold a current 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:

- 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.
- 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.
- Each account holder can issue instructions with regard to the current account. These instructions are also binding on the other account holder(s). An example is a notification of a change of address.

### 2.2. Are you allowed to have an overdraft on your current account?

You must ensure that there is sufficient money in your current account. You are not allowed to have an overdraft if you have not clearly agreed on this in advance with the bank. If there is an unarranged overdraft, you must immediately arrange for sufficient funds to be credited to the current account.

### 2.3. What happens to your payment instruction if you do not comply with this provision?

If you have an overdraft, the bank will charge interest on the amount of the overdraft (interest is published on [abnamro.nl/fees](http://abnamro.nl/fees)). The bank may refuse to carry out your instructions or cancel them if execution would result in an unarranged 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 current 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](http://abnamro.nl/fees)

## 2.6. Which interest rates and balance classes apply to a current account?

- a. The bank calculates interest on the balance of your account. The interest can be positive, negative or 0%.
- 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](https://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 current accounts can be found at [abnamro.nl/interest](https://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](https://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 current account?

In the Payment Services Information Sheet, you can find out how to request the exchange rates which apply to your current 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.identifier 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

You can link a digital debit card to your current account. This digital debit card can be put on certain equipment, such as your smartphone. You can then use it as specified in these Consumer Payment Services Conditions. Like your debit card, the digital debit card can sometimes be used without a code or other means. The bank supports the following digital debit cards:

1. wearable,
2. paying with Apple Pay,\*
3. paying with Google Pay.\*\*

#### 3.3.1. Wearable

A wearable is a portable device (such as a ring, bracelet or smartwatch) which has a Near-Field Communication (NFC) chip. With a wearable, you can pay contactless just as you do with your debit card. There are two types of wearables with which you can pay in different ways:

- ▶ 'passive', such as a ring, and
- ▶ 'active', such as a smartwatch.

\* Apple Pay is a registered trademark of Apple Inc.

\*\* Google Pay is a registered trademark of Google LLC.

### **Do you have a passive wearable?**

The digital payment pass on your wearable, in combination with the PIN of your debit card, is a customer identification method which you can use to identify yourself to the bank and authorise payments at contactless POS terminals.

A passive wearable can be used for a limited period. A passive wearable is valid until 3 years after purchase. This period can not be extended.

### **Do you have an active wearable?**

In this case the ways in which you can authorise payments made with your digital payment pass are determined together with the manufacturer of your active wearable.

#### **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 which allows you to link a digital payment pass from the bank to (Android) equipment such as a smartphone, tablet or smartwatch on which Google Pay can be installed. How payments are authorised is determined together with Google. Methods of payment authorisation include using the access code of your smartphone, tablet or smartwatch, your fingerprint or your face (using facial recognition software).

### **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 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 current 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. If the bank is to exchange the amount into another currency, the periods are each two business days longer. 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 execution of an instruction if there is reason to do so according to the applicable conditions. If the bank does not execute an instruction, it will inform you accordingly.

#### **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 current 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 current 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 current 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 can you withdraw money?

A cash withdrawal is a payment transaction in which the bank pays money from your current account to you in cash in banknotes or coins. When making a cash withdrawal, you need to use your debit card and PIN or other means of customer identification prescribed by the bank. In the Netherlands and abroad you can make withdrawals using a debit card bearing the Maestro symbol at cash machines (ATMs). At Geldmaat ATMs (in the Netherlands) you can make cardless withdrawals. This means that you can withdraw banknotes using your ABN AMRO app and your identification code, fingerprint or face (using facial recognition software). To this end, you first scan a QR code on the Geldmaat ATM. You must be aged 16 or older to do so. You can withdraw coin rolls using a debit card bearing the Maestro logo and PIN from Geldmaat ATMs in the Netherlands. You can find the locations of these ATMs on [locatiewijzer.geldmaat.nl](https://locatiewijzer.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 current 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](https://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 what types of transfer exist?

In the case of an outgoing transfer the bank debits the amount to your current account and ensures that the beneficiary's bank receives that amount. In the case of an incoming credit transfer the bank receives an amount for you and credits it to your current account.

Payments made by giro collection form (acceptgiro) and iDEAL are transfers for which you issue an instruction by means of a prefilled instruction form. In the case of a giro collection form this is a paper instruction form. In the case of iDEAL this is an electronic instruction form.

A standing order is a transfer which the bank repeats at fixed times. You can also set up a smart payment rule. This is a scheduled transfer which the bank carries out at the moment when a particular event occurs. You can find more information on the subject on [abnamro.nl/slimmebetaalregel](https://abnamro.nl/slimmebetaalregel). You need to issue only one instruction for a standing order or a smart payment rule. You can also ask the bank to execute a transfer as a matter of urgency. In such a case the bank makes the transfer as quickly 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

In the case of an outgoing credit transfer, the bank can carry out an IBAN-Name Check via an online channel. You will receive a notification if other details are known concerning the name and the specified account number (IBAN). The IBAN-Name Check is merely an aid. You yourself decide what to do after a name/number has been suggested. If you receive a notification that other details are known, you can still send the payment transaction to the bank. The bank only carries out the payment transaction based on the specified account number (IBAN). The IBAN-Name Check is not carried out for:

- ▶ transfers to accounts held outside the Netherlands,
- ▶ transfers in any other currency than in euros.

## 10. Direct debit

### 10.1. How does direct debit work?

A direct debit (incasso) is a transfer from your current 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](https://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 current 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 current 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 current account be blocked for direct debits?

You can arrange for your current 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 can you pay at a point-of-sale terminal?

Using a debit card bearing the Maestro symbol and your PIN or with different means of customer identification, you can make payments from your current account at a point-of-sale (POS) terminal. This is possible in the Netherlands and abroad at any business that accepts 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 50 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 current account. At the end of the day, the amounts for all trips you have made are added together and debited from your current account in one go. You can see the total amount of the booking in your account overview.

### 11.3. How do you pay with a digital debit card?

You can make payments using a digital debit card with the device on which it is installed at payment terminals bearing the Maestro logo and the symbol for contactless payment. The following options exist:

#### ▶ Paying with a wearable

Do you have a passive wearable? Then you can use your wearable to make contactless payments at contactless payment terminals, sometimes in combination with your PIN. Do you have an active wearable? Then the way you authorise payments is determined together with the manufacturer of your wearable. There is a daily limit of EUR 250 via your wearable. Also, you must authorise amounts over EUR 25 using either your PIN or the method agreed upon with the manufacturer of your wearable.

#### ▶ Paying with Apple Pay and with Google Pay

Are you 16 years of age or older? Then you can use Apple Pay or Google Pay for:

1. contactless payment at terminals with the contactless payment logo,
2. online payment on websites (Safari only) and mobile applications (apps) that accept Apple Pay or Google Pay (recognisable by the Apple Pay or Google Pay logo).

### 11.4. How does the payment work if you have not approved the amount in advance?

Sometimes the exact amount of a payment made via a point-of-sale (POS) terminal is not yet known at the time you approve the payment – for example, at an unmanned petrol station or when checking in and out with a (digital) debit card on public transport (see article 11.2 of these conditions). The bank may then debit a provisional amount from your current account. As soon as the actual amount is known, the bank changes the provisional amount to the actual amount.

## 12. Payment Services Information Sheet/ sending information

The Payment Services Information Sheet contains further rules and information about the (digital) debit card, means of customer identification, current account, payment transactions, banking days, limits, charges, exchange rates and statements. You must comply with the rules in this information sheet.

You can request the bank to send the Payment Services Conditions or Payment Services Information Sheet to you again.

## 13. Amendment/termination

### 13.1. 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 it comes into effect.

### 13.2. What rules apply to cancellation of payment services?

You can cancel payment services free of charge whenever you wish by informing the bank of this. On the last day of the month in which the bank receives your cancellation, the bank will terminate payment services.

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The bank may also terminate the payment services. In that case, the bank will send you a notice of cancellation at least two months in advance.



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