Consumer Payment Services Information Sheet

Consisting of:

» 1. Security
» 2. Direct debits
» 3. Business days
» 4. Limits
» 5. Fees and charges
» 6. Exchange rates
» 7. Interest payable or receivable
» 8. Value date
» 9. Addressing paper credit transfer instructions
» 10. Complaints
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 Under consumer law, the bank must reimburse you if money is withdrawn from your account without your consent.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 that your (digital) debit card is never used by anybody else
3. Make sure that the devices you use for your banking business are safe and secure
4. Check your payment account
5. Report any incidents immediately to the bank and follow the bank’s instructions

More information is given below.

Explanation security rules

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 (digital) 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 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 (digital) debit card is never used by anybody else
Bear in mind the following points:
▶ Do not allow yourself to be distracted when using your (digital) 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 or (mobile) device with a payment application 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 a virus scanner and a 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 payment account
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 misplaced 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:
▶ You can block (digital) debit cards by using Internet Banking or Mobile Banking.
▶ Or you can call the debit card central helpline 0800 - 0313 (in the Netherlands) or +31 (0)88 385 53 72 (from abroad). These helplines are open seven days a week, 24 hours a day.
▶ Call us on telephone number 0900 - 0024 (in the Netherlands) or +31 (0)10 241 17 20 (from abroad). The helplines are open on: Monday to Friday: 8.00 a.m. - 5.30 p.m.
  Closed in the weekends and public holidays.
▶ Outside the above opening hours, you can call 088 - 22 62 630 in case of an emergency (if your debit card or credit card needs to be blocked).
▶ 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).
For a complete overview of all contact options, please visit abnamro.nl/contact-us

18 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 and Geldmaat ATMs,
▶ at point-of-sale (POS) terminals,
▶ on the e.dentifier issued by the bank.

The means of access you have determined with third parties (such as access codes, facial recognition or fingerprint identification) may only be used on the appropriate digital devices.
All other security codes, such as the codes given by the e.dentifier or the five-digit identification number, may be used only for:
- the bank’s secure website,
- Mobile Banking using the bank’s app.
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 codes to anybody else, even staff of the bank.

1C Authorised use of fingerprint and facial recognition for Mobile Banking and other digital payment options
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 and any other digital devices.

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 by means of a digital direct debit mandate via the bank (also through iDIN signing). You sign the digital mandate using your e.identifier.

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 number 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 a valid mandate. If the order is given in writing or via a branch the bank will attempt to refund the payment within 30 calendar days. The bank will reimburse you for any interest you may lose or payed on your payment account because of the unauthorised direct debit.

Notification of refund or refusal by the bank
The refund will appear on your account statement. 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 number 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.

<table>
<thead>
<tr>
<th>Payment instruction</th>
<th>Business days</th>
</tr>
</thead>
<tbody>
<tr>
<td>If the payment instruction can be processed within ABN AMRO Bank in the Netherlands and the instruction was given via online or earlier for execution at a future date</td>
<td>Every day</td>
</tr>
<tr>
<td>If the order is given in writing or via a branch</td>
<td>Every day except Saturday, Sunday, New Year’s Day, Good Friday, Easter Monday, King’s Day, Labour Day, Liberation Day, Ascension Day, Whit Monday, Christmas Day and Boxing Day</td>
</tr>
</tbody>
</table>

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.

- **Credit transfer via Internet Banking, using e.dentifier.**
  - EUR 250,000 per credit transfer in euros in the SEPA area,
  - EUR 50,000 per credit transfer in foreign currency in the SEPA area,
  - EUR 50,000 per credit transfer in euros or foreign currency outside the SEPA area.

- **Credit transfer via Internet Banking using Mobile confirmation, Mobile Banking using an identification code, fingerprint or facial recognition.**
  - EUR 250,000 per credit transfer to your own accounts at ABN AMRO,
  - EUR 5,000 maximum daily limit, set by yourself, on credit transfers to other accounts,
  - EUR 250,000 per credit transfer using e.dentifier after logging in with identification code, fingerprint or facial recognition.

- **Standing order via Internet Banking using Mobile confirmation, Mobile Banking using an identification code, fingerprint or facial recognition:** EUR 250,000 per credit transfer only to your own accounts at ABN AMRO.

- **iDeal payment via Internet Banking/Mobile Banking using e.dentifier:** EUR 50,000 per day.

- **iDeal payment via Mobile Banking using identification code, fingerprint or facial recognition:** EUR 5,000 maximum daily limit as set by yourself.

- **EUR 2,500 per day for payments at point-of-sale (POS) terminals in the Netherlands and abroad. You can change this limit on your debit card to EUR 50,000 at maximum per day.**

- **Withdrawing cash money at ATMs or Geldmaat ATMs:** EUR 500 per day. You can change this limit on your debit card to EUR 10,000 at maximum per day. If you want to withdraw money up to this limit, you may need to do so in multiple transactions. Each transaction you instruct with your customer identifiers counts as a separate transaction that may be subject to charges, see “5. Fees and charges.”

- **Daily limit for using your wearable is EUR 250.**
- **Daily limit for using Apple Pay** is EUR 2,500 per account. If the limit is lower on your debit card, then that is determinative for your daily limit. For more information on paying with Apple Pay, please visit abnamro.nl/payments-applepay
- **Daily limit for using Google Pay** is EUR 2,500 per account. If the limit is lower on your debit card, then that is determinative for your daily limit. For more information on paying with Google Pay, please visit abnamro.nl/payments-googlepay
  * Apple Pay is a registered trademark of Apple Inc.
  ** Google Pay is a registered trademark of Google LLC.

- **Limit for online payments with your debit card with Mastercard logo is standard EUR 500 per day. This applies to the linked debit card, Click to Pay and if you pay online by manually entering your card details. You can change this limit on your debit card to EUR 10,000 at maximum per day.**

You can change your limits using your e.dentifier, Mobile Confirmation via Internet Banking or your identification code, fingerprint or facial recognition via Mobile Banking. The limits you can change are as follows:

- daily limit on payments at point-of-sale (POS) terminals,
- daily limit for withdrawals at ATMs and Geldmaat ATMs,
- daily limit on credit transfers,
- daily limit for online payments.

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 and Geldmaat 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 check with 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.

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1. SEPA stands for Single Euro Payments Area. This includes EU countries, the United Kingdom, Norway, Iceland, Lichtenstein, Switzerland, San Marino and Monaco.
2. Please note that this option applies only to Mobile Banking, when the device you use has been registered with the bank. The maximum daily limit applies to the aggregate of all payments for which a maximum daily limit of EUR 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.
The international credit transfer option in Internet Banking might be blocked. You can check this and change it yourself via your payment profile in Internet Banking. If you never make international credit transfers, the bank recommends that you block this option.

### 5. Fees and charges

<table>
<thead>
<tr>
<th>Package</th>
<th>Opening Fee</th>
<th>Monthly Fee (including a payment account, one debit card, Internet Banking, and Mobile Banking)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic Payment Package</strong></td>
<td>none</td>
<td>€ 3.25</td>
</tr>
</tbody>
</table>

The monthly fee in this table is debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.

<table>
<thead>
<tr>
<th>Package</th>
<th>Opening Fee</th>
<th>Monthly Fee (ABN AMRO Credit Card)</th>
<th>Monthly Fee (Stand-By Service)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student Package</strong></td>
<td>none</td>
<td>€ 1.16 (€ 14.00 per year)</td>
<td>€ 1.00</td>
</tr>
</tbody>
</table>

* For medical students this limited time period of seven years is not applicable. For more detail go to abnamro.nl/forstudents

The monthly fee in this table is debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.

<table>
<thead>
<tr>
<th>Package</th>
<th>Opening Fee</th>
<th>Monthly Fee (1st account)</th>
<th>Monthly Fee (extra accounts)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Payment Account</strong></td>
<td>none</td>
<td>€ 3.25</td>
<td>€ 1.75</td>
</tr>
</tbody>
</table>

* If you do not have a Basic Payment Package or a Student Package.

The monthly fee in this table is debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.

<table>
<thead>
<tr>
<th>Package</th>
<th>Opening Fee</th>
<th>Monthly Fee (including Young Person’s Growth Account, one debit card, Internet Banking, and Mobile Banking)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Young Person’s Growth Account (Jongerengroeirekening)</strong></td>
<td>none</td>
<td></td>
</tr>
</tbody>
</table>

The monthly fee in this table is debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.

<table>
<thead>
<tr>
<th>Package</th>
<th>Opening Fee</th>
<th>Monthly Fee (Foreign Currency Account)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Foreign Currency Account</strong></td>
<td>€ 40.00</td>
<td>€ 5.00</td>
</tr>
</tbody>
</table>

The monthly fee in this table is debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.

### Customers living outside the Netherlands

If you live in a country other than the Netherlands and have a payment account or payment package, you will be charged an extra amount (surcharge) per month for each payment account. You therefore pay this surcharge in addition to the fee you pay for your payment account or payment package. The amount of this surcharge depends on the country where you live. We distinguish three categories of countries, depending on the risk profile of these countries. For more information on these risk profiles, please visit abnamro.nl/fees

The classification of countries into categories 1, 2 or 3 may change. A country may be reclassified into a different category, which means that you will have to pay a different fee. The fee may also change if you move to a different country. The bank will inform you of any changes to the categories of countries to which a fee applies in one of the following ways:

- an announcement on abnamro.nl/fees
- a written or electronic message to you.

<table>
<thead>
<tr>
<th>Category</th>
<th>Fee per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category 1</td>
<td>€ 2.00</td>
</tr>
<tr>
<td>Category 2</td>
<td>€ 8.00</td>
</tr>
<tr>
<td>Category 3</td>
<td>€ 15.00</td>
</tr>
</tbody>
</table>

The monthly fee in this table is debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.

<table>
<thead>
<tr>
<th>Package</th>
<th>Fee per month</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(Digital) Debit Cards</strong></td>
<td></td>
</tr>
<tr>
<td>Monthly fee 1st debit card*</td>
<td>€ 1.50</td>
</tr>
<tr>
<td>Monthly fee extra debit cards</td>
<td>€ 1.50</td>
</tr>
<tr>
<td>Monthly fee digital debit card wearables</td>
<td>free</td>
</tr>
<tr>
<td>Paying with Apple Pay</td>
<td>free</td>
</tr>
<tr>
<td>Paying with Google Pay</td>
<td>free</td>
</tr>
<tr>
<td>Replacement debit card</td>
<td>€ 5.00</td>
</tr>
</tbody>
</table>

* If you do not have a Basic Payment Package or a Student Package.

The monthly fee in this table is debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.

<table>
<thead>
<tr>
<th>Package</th>
<th>Fee per month</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit cards</strong></td>
<td></td>
</tr>
<tr>
<td>Monthly fee ABN AMRO Credit Card</td>
<td>€ 2.05</td>
</tr>
<tr>
<td>Monthly fee extra ABN AMRO Credit Card</td>
<td>€ 1.00</td>
</tr>
<tr>
<td>Monthly fee ABN AMRO Gold Card</td>
<td>€ 4.25</td>
</tr>
<tr>
<td>Monthly fee extra ABN AMRO Gold Card</td>
<td>€ 2.00</td>
</tr>
</tbody>
</table>

* The ABN AMRO Credit Card and the ABN AMRO Gold Card are issued by ICS. The terms and conditions of ICS apply. For these terms and conditions go to abnamro.nl/documentation

The monthly fee in this table is debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.
### Paper statements of the payment account

Were you born before 1 January 1945? Then the sending of monthly or two-weekly bank statements is free.

<table>
<thead>
<tr>
<th>Type of Statement</th>
<th>Fee per Statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly statements</td>
<td>€ 1.25</td>
</tr>
<tr>
<td>Monthly fee two-weekly statements</td>
<td>€ 2.00</td>
</tr>
<tr>
<td>Monthly fee weekly statements</td>
<td>€ 3.50</td>
</tr>
<tr>
<td>Monthly fee daily statements</td>
<td>€ 8.00</td>
</tr>
<tr>
<td>Copy of statement (single request)</td>
<td>€ 5.50</td>
</tr>
<tr>
<td>Annual Financial Statement</td>
<td>free</td>
</tr>
<tr>
<td>Copy of Annual Financial Statement</td>
<td>€ 5.50</td>
</tr>
<tr>
<td>Copy of Statement of Fees</td>
<td>€ 5.50</td>
</tr>
<tr>
<td>Monthly fee duplicate monthly statements</td>
<td>€ 1.25</td>
</tr>
<tr>
<td>Monthly fee duplicate two-weekly statements</td>
<td>€ 2.00</td>
</tr>
<tr>
<td>Monthly fee duplicate weekly statements</td>
<td>€ 3.50</td>
</tr>
<tr>
<td>Monthly fee duplicate daily statements</td>
<td>€ 8.00</td>
</tr>
</tbody>
</table>

### 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

### ABN AMRO Stand-By Service

- **Monthly fee** | € 1.50

The monthly fee in this table is debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.

### Payment Account Switch Service

- **Switching your payment account to ABN AMRO**: free

### Bank Letter of Reference Natural Persons*

- **Fee per Bank Letter of Reference**: € 15.00

* the Bank Reference Letter is a signed letter that you can request in which the bank confirms that you have a payment account with the bank.

### 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*

<table>
<thead>
<tr>
<th>Type of Transaction</th>
<th>Fee per Transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit transfer via internet</td>
<td>free</td>
</tr>
<tr>
<td>Urgent credit transfer via Internet Banking</td>
<td>€ 5.50 per transaction</td>
</tr>
<tr>
<td>Credit transfer via bank a employee</td>
<td>free</td>
</tr>
<tr>
<td>Standing order</td>
<td>free</td>
</tr>
<tr>
<td>Direct debit</td>
<td>free</td>
</tr>
<tr>
<td>Credit transfer forms - 22 pieces**</td>
<td>€ 11.00 (incl. VAT) per set</td>
</tr>
<tr>
<td>Bank envelopes - 25 pieces**</td>
<td>€ 18.75 (incl. VAT) per set</td>
</tr>
</tbody>
</table>

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

** You can order credit transfer forms by calling telephone no. 0900 - 0024.

#### Payment instructions in foreign currency and/or outside the SEPA area*

<table>
<thead>
<tr>
<th>Type of Transaction</th>
<th>Fee per Transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit transfer via Internet</td>
<td>€ 9.00 per transaction</td>
</tr>
<tr>
<td>Credit transfer via a bank employee</td>
<td>€ 25.00 per transaction</td>
</tr>
</tbody>
</table>
| OUR** | Fee varies per country see abnamro.nl/fees

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

** "OUR" means that you pay the charges of the foreign bank as well as the charges of ABN AMRO.

#### Credit transfers received from abroad

<table>
<thead>
<tr>
<th>Type of Transaction</th>
<th>Fee per Transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Euro-denominated credit transfers received from within the SEPA area*</td>
<td>free</td>
</tr>
<tr>
<td>Credit transfers received from outside the SEPA area or in foreign currency</td>
<td>€ 9.00</td>
</tr>
</tbody>
</table>

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

#### Other charges relating to transactions in euro

- **Reporting an incorrect direct debit** | € 25.00

  * We investigate whether you have issued a valid mandate. If there is no valid mandate, you will receive the debited amount back and you will not pay any costs. Is there a valid mandate? Then you will not receive a refund and you will pay EUR 25.00 for the costs of the investigation.

#### Other charges relating to credit transfers outside SEPA* or in foreign currency

- **Completion charge** | € 20.00
- **Fee for completing or correcting a credit transfer instruction** | € 25.00

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

#### 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 a Student Package, you will pay only the exchange rate margin.

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January 2024
Withdrawing notes and coins
For withdrawing cash (notes and coins) fee categories apply.
▶ The fee category applies per calendar year to the total amount of withdrawals in coins and banknotes (including foreign currency) made in the Netherlands and abroad per account holder. Not per debit card or payment account.
▶ If you have several accounts, the withdrawals from all your accounts will be added together. In this context, withdrawals from a joint account will be assigned to the account holders in equal shares. Examples can be found on abnamro.nl/fees-cash.
▶ The bank can charge the total amount owed to one of your payment accounts.
▶ For withdrawals in foreign currency, the equivalent value (in euros) is added up.

### Cash withdrawals (banknotes) at ATMs* in euros in the Netherlands and abroad**

<table>
<thead>
<tr>
<th>Type of account</th>
<th>Fee category</th>
<th>Fee***</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Account</td>
<td>€ 0 - € 17,500</td>
<td>Free</td>
</tr>
<tr>
<td></td>
<td>&gt; € 17,500</td>
<td>€ 5 + 0.5% of the amount withdrawn per transaction</td>
</tr>
<tr>
<td>Student Account</td>
<td>€ 0 - € 6,000</td>
<td>Free</td>
</tr>
<tr>
<td></td>
<td>&gt; € 6,000</td>
<td>€ 5 + 0.5% of the amount withdrawn per transaction</td>
</tr>
<tr>
<td>Young Person’s Growth Account</td>
<td>€ 0 - € 2,000</td>
<td>Free</td>
</tr>
<tr>
<td></td>
<td>&gt; € 2,000</td>
<td>€ 5 + 0.5% of the amount withdrawn per transaction</td>
</tr>
</tbody>
</table>

* This can also be a Geldmaat ATM. Cardless withdrawals can only be made at Geldmaat ATMs in the Netherlands.
** Please note: a bank outside the Netherlands may charge costs.
*** You can withdraw a maximum of EUR 2,000 per transaction at a Geldmaat ATM, depending on availability. A different maximum amount may apply abroad. The fee applies to each transaction.

### Cash withdrawals (banknotes) at ATMs in foreign currency*

**€ 2.25 + 1.2% currency conversion costs per transaction**

Cash withdrawals (coins) at ATMs* in euros**

<table>
<thead>
<tr>
<th>Coin withdrawals</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum of 10 rolls at a time, with a maximum of 20 rolls</td>
<td>€ 0.30 per roll</td>
</tr>
</tbody>
</table>

* This is only possible at Geldmaat ATMs. You can find the locations on locatiewijzer.geldmaat.nl
** The total amount of your cash withdrawals in coins counts towards determining your fee category of cash withdrawals.

### Depositing notes and coins
For depositing cash (notes and coins) fee categories apply.
▶ The fee category applies per calendar year to the total amount of deposits in coins and banknotes per account holder. Not per debit card or payment account.
▶ If you have several accounts, the deposits to all your accounts will be added together. In this context, deposits to a joint account will be assigned to the account holders in equal shares. Examples can be found on abnamro.nl/fees-cash.
▶ The bank can charge the total amount owed to one of your payment accounts.

### Cash deposits (banknotes) at Geldmaat ATMs in euros*

<table>
<thead>
<tr>
<th>Type of account</th>
<th>Fee category</th>
<th>Fee**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Account</td>
<td>&gt; € 0</td>
<td>Basic fee: 0.5% of the amount deposited per transaction</td>
</tr>
<tr>
<td></td>
<td>&gt; € 10,000</td>
<td>High fee: Basic fee + € 5 + 0.5% of the amount deposited per transaction above € 10,000 per calendar year</td>
</tr>
<tr>
<td>Student Account</td>
<td>&gt; € 0</td>
<td>Basic fee: 0.5% of the amount deposited per transaction</td>
</tr>
<tr>
<td></td>
<td>&gt; € 6,000</td>
<td>High fee: Basic fee + € 5 + 0.5% of the amount deposited per transaction above € 6,000 per calendar year</td>
</tr>
<tr>
<td>Young Person’s Growth Account***</td>
<td>&gt; € 0</td>
<td>Basic fee: 0.5% of the amount deposited per transaction</td>
</tr>
<tr>
<td></td>
<td>&gt; € 2,000</td>
<td>High fee: Basic fee + € 2.50 + 0.5% of the amount deposited per transaction above € 2,000 per calendar year</td>
</tr>
</tbody>
</table>

* Cash deposits can only be made at Geldmaat ATMs. You can find the locations on locatiewijzer.geldmaat.nl
** You pay the basic fee of 0.5% of the amount deposited for every cash deposit. If you deposit more than EUR 10,000 in cash per calendar year, you pay the basic fee per deposit (of 0.5% of the amount deposited) + an amount of EUR 5 and another 0.5% of the amount deposited. We call this composite fee the “high fee”.
*** Within the basic fee, the first three deposits per calendar year on the Young Person’s Growth Account are free up to a total amount of EUR 3,000.

### Cash deposits (coins) at ATMs* in euros**

<table>
<thead>
<tr>
<th>Type of account</th>
<th>Fee category</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current or Student Account</td>
<td>&gt; € 0</td>
<td>€ 2.80 + 0.25% of the total amount deposited per transaction</td>
</tr>
<tr>
<td>Young Person’s Growth Account***</td>
<td>€ 0 - € 600</td>
<td>Free</td>
</tr>
<tr>
<td></td>
<td>&gt; € 600</td>
<td>€ 2.80 + 0.25% of the total amount deposited per transaction</td>
</tr>
</tbody>
</table>

* This is only possible at Geldmaat ATMs. You can find the locations on locatiewijzer.geldmaat.nl
** The total amount of your cash deposits in coins counts towards determining your fee category of cash deposits.
*** For young people with a Young Person’s Growth Account, coin deposits up to EUR 600 per calendar year are free.
6. Exchange rates

When you make a credit transfer from your payment 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 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 deposit foreign banknotes into an account in the same currency, the bank will first convert the amount into euros. 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. Here you can also compare the total costs against the ECB exchange rate.

The exchange rates published by the bank on abnamro.nl are indicative. You cannot derive any rights from this.

7. Interest payable or receivable

The bank calculates interest on the balance of your accounts as described in Article 2 of the Consumer Payment Services Conditions. The interest can be positive, negative or 0%. The bank provides the current interest rates and amounts of balance classes at abnamro.nl/interest You can also ask the bank for the percentages of interest to be received or paid.

The balance on your account can decrease through the deduction of interest to be paid. Please ensure there is sufficient balance on your account to meet the costs of your payment account and any interest.

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 amount is credited to or debited from your payment account by the bank. 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. Adressing paper credit transfer instructions

Paper credit transfer instructions should be sent to the following address:
ABN AMRO Bank N.V.
PO. Box 77777
3000 MA Rotterdam

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"]). You can find more information on kifid.nl