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 payment 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 Under consumer law, the bank must reimburse you if money is withdrawn from your account without your consent.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 your (digital) debit card is never used by anybody else
3 Make sure that the devices you use for your banking business are secure
4 Check your bank account
5 Report any incidents immediately to the bank and follow the bank’s instructions

More information is given below.

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 telephone, by email or personally by somebody who indicates that they are an employee of the bank or other service provider (such as a computer security firm). The bank or other service providers will never ask for your security codes in this manner.
2 Make sure that your (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 bank account statements

Bear in mind the following points:

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

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

Bear in mind the following points:

- Always notify the bank immediately in the following cases:
  - You have misplace 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)83 385 53 72 (from abroad).
- Call us on telephone number 0900 - 0024 (in the Netherlands) or +31 (0)10 282 07 24 (from abroad)
- Go to one of our branches in the Netherlands (during opening hours).
- Users of the ABN AMRO Stand-By Service can also call telephone number 0800 - 0701 (in the Netherlands) or +31 (0)20 651 59 27 (from abroad, reverse charge call possible).

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

1B Permitted use of security codes

Security codes

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

Permitted use of security codes

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

- at ATMs 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.identifier 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 digitally through the bank. In the latter case you sign the digital mandate using your e.identifier on the bank’s secure website.

Refund
You can give an instruction to refund a direct debit in one of the following ways:
▶ via Internet Banking,
▶ via Mobile Banking,
▶ by calling telephone 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. In the case of a reversal without giving a reason, the bank will re-credit your current account as quickly as possible, and at any rate within 10 business days. If the debit is to be reversed because of the lack of a valid mandate, the bank will attempt to refund the payment within 30 calendar days. The bank will reimburse you for any interest you may lost or payed on your current 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 ► online or ► earlier for execution at a future date</td>
<td>Every day</td>
</tr>
<tr>
<td>If the payment is eligible to be processed as a payment which immediately reaches the beneficiary 1</td>
<td>Every day except Saturday, Sunday, New Year’s Day, Good Friday, Easter Monday, King’s Day, Labour Day, Liberation Day (every five years), Ascension Day, Whit Monday, Christmas Day and Boxing Day</td>
</tr>
<tr>
<td>If the order is given in writing or via a branch</td>
<td>Every 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.

- **Transfer via Internet Banking, using e.dentifier.**
  - € 250,000 per transfer for payments in the SEPA area,
  - € 50,000 per transfer for payments outside the SEPA area.
- **Transfer via Internet Banking using Mobile confirmation, Mobile Banking using an identification code, fingerprint or facial recognition.**
  - € 250,000 per transfer to your own accounts at ABN AMRO,
  - € 5,000 maximum daily limit, set by yourself, on transfers to other accounts,
  - € 250,000 per 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:** € 250,000 per transfer only to your own accounts at ABN AMRO.
- **iDeal payment via Internet Banking/Mobile Banking using e.dentifier:** € 50,000 per day.
- **iDeal payment via Mobile Banking using identification code, fingerprint or facial recognition:** € 5,000 maximum daily limit as set by yourself.
- **€ 2,500 per day for payments at point-of-sale (POS) terminals in the Netherlands and abroad.**
- **Withdrawal cash money at ATMs or Geldmaat ATMs: € 500 per day.**
- **Daily limit for using your wearable is € 250. Amounts above € 25 are authorised using your PIN or by the method agreed upon with the manufacturer of your wearable.**
- **Daily limit for using Apple Pay** is € 2,500 per account. If the limit is lower on your debit card, then that is determinative for your daily limit. You can find more information on paying with Apple Pay at website abnamro.nl/payments-applepay

Apple Pay is a registered trademark of Apple Inc.

2 SEPA stands for Single Euro Payments Area. This includes EU countries, Norway, Iceland, Liechtenstein, Switzerland, San Marino and Monaco.

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

5. Fees and charges

<table>
<thead>
<tr>
<th>Packages</th>
<th>EasyPay Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening fee</td>
<td>none</td>
</tr>
<tr>
<td>Monthly fee (including a personal account, one debit card, Internet Banking and Mobile Banking)</td>
<td>€ 1.55</td>
</tr>
</tbody>
</table>

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.

The international 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 transfers, the bank recommends that you block this option.
### EasyPay Extra

**Opening fee** none

**Monthly fees** (including 6 personal accounts, one debit card, main Credit Card, Internet Banking, Mobile Banking, 2nd debit card €0.06 per month, 50% discount on the 3rd through to 5th debit card*, 50% discount on the 2nd through to 5th Credit Card**, 33% discount on ABN AMRO Stand-By Service, 25 payment alerts)

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit card fee with 50% discount</td>
<td>€0.79 per month.</td>
</tr>
<tr>
<td>Credit Card fee with 50% discount</td>
<td>€0.93 per month.</td>
</tr>
</tbody>
</table>

### EasyPay Max

**Opening fee** none

**Monthly fees** (including 6 personal accounts, two debit cards, two Gold Cards (one main credit card and one extra credit card), Internet Banking, Mobile Banking, credit interest on one personal account*, 50% discount on the 3rd through to 5th debit card**, 50% discount on the 3rd through to 5th Gold Card***, 100% discount on ABN AMRO Stand-By Service, 25 payment alerts)

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest can be positive, negative or 0%. If the interest is positive, the calculated amount is paid on the balance of one current account in this package. The maximum balance on which the positive interest is reimbursed is €5,500. The current account to which this interest payment is made is the same current account in which the package costs are debited. If you have more accounts, you will not receive interest on these other accounts. If the interest is negative, the balance on your account may decrease due to the deduction of negative interest. The interest rate is not fixed and may be changed by the bank at any time. If the bank does so, it will notify you in advance in one of the following ways: an announcement on abnamro.nl/feesdb a written or electronic message sent to you. Current interest rate is available on abnamro.nl/feesdb or can be requested from the bank. Bank card fee with 50% discount is €0.79 per month. Gold Card fee with 50% discount is €2.30 per month (€27.56 per year).</td>
<td></td>
</tr>
</tbody>
</table>

### Foreign Currency Account

**Opening fee** €40.00

**Monthly fee** €5.00

### (Digital) Debit Cards

**Monthly fee debit card** €1.58

**Monthly fee digital debit card** free

**Paying with Apple Pay** free

**Monthly fee savings card** free

**Replacement debit card** €7.50

### Paper statements of the current account

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly statements</td>
<td>€0.60</td>
</tr>
<tr>
<td>Monthly fee two-weekly statements</td>
<td>€1.30</td>
</tr>
<tr>
<td>Monthly fee weekly statements</td>
<td>€2.60</td>
</tr>
<tr>
<td>Monthly fee daily statements</td>
<td>€7.50</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>Monthly fee duplicate monthly statements</td>
<td>€0.60</td>
</tr>
<tr>
<td>Monthly fee duplicate two-weekly statements</td>
<td>€1.30</td>
</tr>
<tr>
<td>Monthly fee duplicate weekly statements</td>
<td>€2.60</td>
</tr>
<tr>
<td>Monthly fee duplicate daily statements</td>
<td>€7.50</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*

**Text messages** €0.20 per message

**Emails** free

**Push messages via Mobile Banking** free

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

### ABN AMRO Stand-By Service

**Monthly fee without EasyPay** €1.50

**Monthly fee with EasyPay Standard** €1.50

**Monthly fee with EasyPay Extra** €1.00

**Monthly fee with EasyPay Max** free

### Current Account Switch Service

**Switching your current account to** free

ABN AMRO
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>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer via internet</td>
<td>free</td>
</tr>
<tr>
<td>Urgent via Internet Banking</td>
<td>€ 5.50 per transaction</td>
</tr>
<tr>
<td>Transfer via bank branch</td>
<td>€ 16.00 per transaction</td>
</tr>
<tr>
<td>Urgent transfer via bank branch</td>
<td>€ 21.50 per transaction</td>
</tr>
<tr>
<td>Giro transfer (paper accept giro)</td>
<td>€ 0.50 per transaction</td>
</tr>
<tr>
<td>Standing order</td>
<td>free</td>
</tr>
<tr>
<td>Direct debit</td>
<td>free</td>
</tr>
<tr>
<td>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, Norway, Iceland, Liechtenstein, Switzerland, San Marino and Monaco.
** You can order forms either by calling telephone no. 0900 - 0024 or at one of our branches.

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer via Internet</td>
<td>€ 9.00 per transaction</td>
</tr>
<tr>
<td>Urgent transfer via Internet</td>
<td>€ 18.00 per transaction</td>
</tr>
<tr>
<td>Transfer via form</td>
<td>€ 20.50 per transaction</td>
</tr>
<tr>
<td>Urgent transfer via form</td>
<td>€ 29.50 per transaction</td>
</tr>
<tr>
<td>Transfer via bank branch</td>
<td>€ 25.00 per transaction</td>
</tr>
<tr>
<td>Urgent transfer via bank branch</td>
<td>€ 34.00 per transaction</td>
</tr>
<tr>
<td>Credit transfer forms**</td>
<td>€ 8.80 per 3 forms</td>
</tr>
<tr>
<td>OUR***</td>
<td>Fee varies per country</td>
</tr>
</tbody>
</table>

*** ‘OUR’ means that you pay the charges of the foreign bank as well as the charges of ABN AMRO.
*** Fee varies per country see abnamro.nl/fees

Payment instructions received from abroad

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Euro-denominated payments</td>
<td>free</td>
</tr>
<tr>
<td>Payments received from within the SEPA area*</td>
<td>€ 9.00</td>
</tr>
<tr>
<td>Payments 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, Norway, Iceland, Liechtenstein, Switzerland, San Marino and Monaco.

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completion charge</td>
<td>€ 20.00</td>
</tr>
<tr>
<td>Fee for completing or correcting a transfer form</td>
<td>€ 20.00</td>
</tr>
<tr>
<td>Queries and/or inquiries</td>
<td>€ 25.00</td>
</tr>
<tr>
<td>Handling fees for cancelled payments and any charges of foreign bank</td>
<td>€ 25.00</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments at point-of-sale (POS) terminal</td>
<td></td>
</tr>
<tr>
<td>With debit card in euros</td>
<td>free within the eurozone</td>
</tr>
<tr>
<td>With debit card* in foreign currency</td>
<td>€ 0.15 plus 1.2% foreign exchange rate margin</td>
</tr>
</tbody>
</table>

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

Cash withdrawal in euros at ATM*

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>With debit card**</td>
<td>free within the eurozone</td>
</tr>
</tbody>
</table>

** This may be a Geldmaat ATM.
** This may be a Geldmaat ATM.
** For young persons under 18 with a Young Person’s Growth Account (Jongerengroei-rekening) the first six deposits per calendar year are free of charge.

Cash withdrawal in foreign currency at ATM*

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>With debit card**</td>
<td>€ 2.25 plus 1.2% foreign exchange margin</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Via ATM or Geldmaat ATMs (Euro notes)</td>
<td>0.5% of the amount deposited.</td>
</tr>
</tbody>
</table>

* For young persons under 18 with a Young Person’s Growth Account (Jongerengroei-rekening) the first six deposits per calendar year are free of charge.

6. Exchange rates

When you make credit transfer from your current account in a currency other than the euro or you want to change foreign banknotes, the bank applies the exchange rates that it publishes daily. You can view these rates online at abnamro.nl or you can ask the bank for the information. If you issue a credit transfer in euros to an account in a country which does not use the euro as its currency, the following applies. The amount can be converted by a bank in the beneficiary’s country. In that case, the exchange rate to be used is unknown. If you issue the instruction in the beneficiary’s country’s currency, the exchange rate published by the bank on abnamro.nl is applied.

If you pay 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.
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.

For an unauthorised overdraft, an interest rate is applied which consists of the statutory interest with a surcharge of 12%. So please ensure there is sufficient balance on your account to meet the costs of your current 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 bank credits or debits the amount from your current account. This applies if no currency exchange is necessary.

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

9. Addressing paper payment instructions

Paper payment instructions should be sent to the following address:
ABN AMRO Bank N.V.
P.O. Box 77777
3000 MA Rotterdam

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 kfid.nl