

Service Document Customised Retail Loans

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This document tells you what we can do for you and how much we charge for our services. Other financial services providers also have such a document. This allows you to compare our proposition to that of others.

Please note! This document describes our normal procedures and quotes the average fees for our services. The information contained in this document has not been specifically tailored to your personal situation. For this reason, we recommend that you seek professional financial advice.

You need a loan

Do you need to borrow money to make a large investment, for instance because you want to buy real estate and require a mortgage, or do you want to make changes to an existing loan? This document tells you what we can do for you and how much we will charge for our services. Before you take out a loan, you need to consider a number of aspects, such as:

- The amount you want to borrow.
- The monthly interest payments you will owe; these can vary from one loan provider to the next.
- The repayments on your loan; there are different ways to make repayments.
- The choice of whether or not to take out insurance with your loan.

This document tells you whether or not we can answer your questions, what we can do to help and what we will charge for our services.

Summary: how can we help?

We are a financial services provider; read on to find out what we can do for you. Financial services providers offer five different types of services. Not every financial services provider offers all five types. We offer the services that are printed in boldface below; we don't offer the services printed in light grey.

Customised loans

We only provide advisory services on our customised loans. We can arrange for the contract for you.

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|---|--|--|--|---|
| 1 Review
What's your personal situation like? | 2 Advice
Which financial solution suits you and your situation best? | 3 Search
Which provider offers the financial solution that suits you best? | 4 Contract
Have you made your choice? We can arrange for the contract for you. | 5 Maintenance
You have signed the contract. After you have signed, we go on to monitor the process for you. |
|---|--|--|--|---|

Insurance to go with your customised loan

We only provide advisory services on the insurance cover the bank offers. We can arrange for the contract for you.

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|---|--|--|--|---|
| 1 Review
What's your personal situation like? | 2 Advice
Which financial solution suits you and your situation best? | 3 Search
Which provider offers the financial solution that suits you best? | 4 Contract
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|---|--|--|--|---|

Average fees

Advised	Execution	Combined
€ 1,700	€ 600	€ 2,300

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Details: how can we help?

<p>1 Review</p> <p>What's your personal situation like?</p>	<p>We start by reviewing your personal situation. We can't give you proper financial advice until we know all about your personal situation. Some of the questions we will ask you are:</p> <ul style="list-style-type: none"> • How much do you want to borrow? • What do you know about the available financial solutions? Do you have prior experience with these solutions? • What do you need and what can you afford? • What's your risk appetite? <p>If you're looking for an execution-only solution, we can't provide a customised loan to you. A customised loan is an advised financial product.</p>						
<p>2 Advice</p> <p>Which financial solution suits you and your situation best?</p>	<p>After we've mapped out your personal situation and requirements, and have gained an understanding of you as a client, we will analyse our client view. We will offer you a financial solution that is appropriate to your situation and requirements.</p> <p>We will set out the details of this solution in an advisory report. In our report, we will make allowance for the financial risks you will incur as a result of incapacity for work, unemployment and death. We will also address your options for insuring those risks.</p>						
<p>3 Search</p> <p>Which provider offers the financial solution that suits you best?</p> <p><input type="checkbox"/></p> <p>Offered by this service provider</p> <p><input type="checkbox"/></p> <p>Not offered by this service provider</p>	<p>Customised loans</p> <p>After we've determined which financial solution would best suit your situation and requirements, we will look for an appropriate product. Given that we provide customised services, we will only advise our own loans. We will not compare our solution with loans from other providers.</p> <table border="1" data-bbox="419 1435 1485 1525"> <tr> <td data-bbox="419 1435 775 1525">No product comparison</td> <td data-bbox="775 1435 1129 1525">Comparison of limited number of products</td> <td data-bbox="1129 1435 1485 1525">Comparison of large number of products</td> </tr> </table> <p>Insurance to go with your customised loan</p> <p>After we've determined which financial solution would best suit your situation and requirements, we will look for an appropriate product. We will not compare our solution with insurance cover from other providers.</p> <table border="1" data-bbox="419 1760 1485 1850"> <tr> <td data-bbox="419 1760 775 1850">No product comparison</td> <td data-bbox="775 1760 1129 1850">Comparison of limited number of products</td> <td data-bbox="1129 1760 1485 1850">Comparison of large number of products</td> </tr> </table>	No product comparison	Comparison of limited number of products	Comparison of large number of products	No product comparison	Comparison of limited number of products	Comparison of large number of products
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Details: how can we help?

<p>3 Search Which provider offers the financial solution that suits you best?</p>	<p>We have a partnership with one provider of financial products. By that, we mean that the bank has an equity interest in that provider.</p> <hr/> <p>We have contractual agreements with several providers of financial products. By that, we mean that we have agreed to advise products of these providers only.</p> <hr/> <p>Please remember that this may affect the products we advise. Ask your adviser for details during your loan consultation.</p>
<p>4 Contract Have you made your choice? We can arrange for the contract for you.</p>	<p>You have reached a decision based on our advice. If you want, we can arrange for the contract for you.</p> <p>We can put together a loan offer, if you need one. The loan offer describes the agreements we want to make with you and the specific features of your customised loan. We may elaborate on our offer and adjust it where necessary. To accept our offer, simply sign it and return it to us.</p>
<p>5 Maintenance You have signed the contract. After you have signed, we go on to monitor the process for you.</p>	<p>A contract tends to span a long period of time. Your personal situation may change after you have signed the contract, so that the product may not suit your personal situation as well as it did in the past. We would remind you that, during the term of the contract, you have the right to be informed of such details as important changes to the product.</p> <p>Please note!</p> <p>The services offered by loan providers after you have signed the contract may vary greatly from one provider to the next. That's why you need to ask the provider to be clear about which services are included and which aren't, and about how much it will charge for its services.</p> <p>Besides the legal obligations we already have, we can't carry out any maintenance for you after the contract has been signed.</p>

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Fees: how much will you owe?

Fees	Advised	Execution	Combined
New loan, increase, refinancing	€ 1,700	€ 600	€ 2,300
Remove/add borrower, with additional borrowing requirement	€ 950	€ 600	€ 1,550
Remove/add borrower, without additional borrowing requirement	€ 950	€ 200	€ 1,150

These are flat fees and will be charged separately.

The fee for taking out risk cover is € 175.

The fee may vary depending on the services you choose. You can use this document when making concrete arrangements for services.