

Home improvement account

Claim form

Enter your details here.

Name _____

Address _____

Postal code/city _____

Telephone number daytime _____

Loan number _____

ABN AMRO pays declared invoices to your bank account:

- ▶ ABN AMRO always pays declared invoices to you. You yourself pay the contractor or supplier.
- ▶ We transfer the total amount of your claim to your bank account. This is also the bank account from which we deduct your monthly instalment.

Description For example, kitchen, roof, floors	Invoice number of contractor or supplier	Amount
_____	_____	€ _____
_____	_____	€ _____
_____	_____	€ _____
_____	_____	€ _____
	Total	€ _____

If you complete and submit this claim form, you declare that:

- ▶ you are aware of our general terms and conditions, the agreements made in the mortgage offer and any appendices.
- ▶ the invoice corresponds to the amount in the home improvement plan for this part of the renovation. You have submitted the improvement plan to us before commencement of the loan. ABN AMRO has approved this plan.
- ▶ the renovation is carried out as described in the valuation report. The valuation report also shows that the value of your home has increased after the renovation.
- ▶ that the amount of the invoice you have submitted is correct and that you have not previously claimed for this invoice.
- ▶ you have authorised ABN AMRO or its representative to obtain information from the contractor, supplier or other parties involved regarding the claim if this is necessary.

Is the renovation complete?

You can inform us that the renovation is complete by placing a tick in the box below.

Yes, the renovation is complete

If the increase in the value of your home after the renovation is not shown in the invoices you have submitted, send us a statement from a valuer showing that the renovation is complete and also showing the market value.

We will pay out the remaining sum in your improvement account. The applicable rules are explained below.

What happens to the remaining sum in your improvement account if the construction is complete?

- ▶ If you have a mortgage with a National Mortgage Guarantee (NHG), we will reduce your loan by the sum remaining in your improvement account. This sum does not count towards the amount you can repay each year without penalty.
- ▶ If you have a mortgage without NHG, and the amount in your improvement account is less than € 7,500, we will transfer this amount to your bank account. If the amount remaining in the improvement account is € 7,500 or over, we will reduce your loan by this amount. This sum does not count towards the amount you can repay each year without penalty.

Signature

Date - -

Signature

Send the claim form to:

ABN AMRO Bank N.V.
T.a.v. Bouwdepot
Postbus 547
3800 AM Amersfoort

January 2018

How to use the claim form

Your mortgage includes an improvement account. We pay invoices for the construction of your home from this account. You use the claim form to declare invoices. Before paying these invoices, we check the invoices and the completed claim form.

Please read the important questions and answers listed below.

What happens to my claim form if I do not pay my monthly instalment or fail to pay it on time?

If you do not pay your monthly instalment or fail to pay it on time, or you do not fulfil any other payment obligation to us, we will not pay your claim form while you have payments in arrears.

What amounts can I declare on the claim form?

You may only declare amounts that you have included in your renovation plan. The renovation plan is part of your mortgage offer.

What should I do if the amounts of the invoices are not the same as those shown in my renovation plan?

The renovation plan is part of your mortgage offer. If there are amounts you wish to claim that are different from those stated in this plan, you should send a new statement of expenses to your adviser stating the amount that has changed from the original statement of expenses in the renovation plan.

What can I do if I need to incur extra expenses due to overdue maintenance of my home?

If you need to incur extra expenses during the renovation due to overdue maintenance, you cannot claim these because it is not listed in your renovation plan. You can never claim more than the amount in your home improvement account.

What can I do if the renovation costs increase?

If the costs of the renovation are higher than those stated in the renovation plan, you should contact your adviser, who will check to see if you can increase the amount in your home improvement account.

May I declare invoices not shown in my renovation plan?

You may not declare invoices for works (goods or services) not shown in your renovation plan.

When does ABN AMRO not pay an invoice?

We do not pay an invoice if our check reveals that:

- ▶ the invoice is not correct, or
 - ▶ the invoice does not conform to the renovation plan.
- We will inform you of the reason for non-payment.

Do I pay the contractor or supplier myself?

ABN AMRO always pays declared invoices to you. You yourself pay the contractor or supplier.

In which bank account will I receive the amount claimed?

We pay the total sum in the claim form to the bank account from which we deduct your monthly payment.

How long does it take before I receive the money in my account?

It takes around 5 working days for us to process and pay your claim form.

Is there a minimum amount that I can claim?

No, there is no minimum.

Why do I have to submit copies of invoices?

We advise you to retain the original invoices for your records. You may need these invoices as a certificate of guarantee. This is why we ask you to make copies of the invoices. Please send these copies to us with the claim form

Can I get my original invoices back?

We archive the claim forms and invoices we receive in digital form, and then destroy them. Please therefore submit only copies of your invoices. We do not return original invoices.

Why do I have to disclose my telephone number on the claim form?

We request you to provide a daytime telephone number on which you are available on the claim form. We will call you if we have any questions. This means we can process your claim form faster.

What are the conditions an invoice I wish to declare has to meet?

- ▶ The invoice must clearly show the works (goods or services) that you have paid for.
- ▶ If the invoice refers to a quotation, please submit a copy of the quotation as well. If you have sent this quotation to us before, please enclose a copy of it with the invoice anyway.
- ▶ The invoice from the contractor or supplier will show the following:
 - ▶ name
 - ▶ address
 - ▶ Chamber of Commerce number
 - ▶ VAT number
 - ▶ bank account number
- ▶ If you are submitting a till receipt, this must in any case show the name and address of the contractor or supplier. If this information is not shown, we cannot pay this till receipt.
- ▶ If you are submitting an ATM receipt, you must always enclose a copy of the invoice or the till receipt. We cannot pay ATM receipts unaccompanied by this copy.
- ▶ If you have a mortgage with NHG, make sure that the date of the invoice is always after the application date for the mortgage offer.

Ordering claim forms

If you need additional claim forms,

- ▶ You may download and print claims forms at abnamro.nl/bouwdepot
- ▶ You may also complete this order form and send it to:
ABN AMRO Bank N.V.
T.a.v. Bouwdepot
Postbus 547
3800 AM Amersfoort
Claim forms will be sent to you within a few days.

Name

Address

Postal code/city

Telephone number daytime

Loan number
