

Personal Package Agreement

Client: < >

This document provides for you to enter into agreements with ABN AMRO Bank N.V. (hereinafter referred to as 'ABN AMRO') or one of its subsidiaries, with regard to the Personal Package (Privé Pakket) and the products referred to below. By signing this document you state that you agree to the conditions indicated hereinafter.

Personal Package	Settlement number	<account number>
Personal account	Account number	<account number>
	Statement frequency	None
'Betaalpas' debit card	Account number	<account number>
	Cardholder	<name cardholder>
	Card imprint	Betaalpas
	Name on card	<name on debitcard>
	Limits: Cash machine	€ 500 a day (limit on use of cash dispensers by other than an ABN AMRO customer: € 250)
	Point-of-sale terminal	€ 2,500 a day
Savings Account	Account number	<account number>
	Statement frequency	None
Access Agreement	New (see Internet Banking clause)	
ABN AMRO Credit Card	<p>You are applying for the ABN AMRO Credit Card. The ABN AMRO Credit Card is issued by International Card Services BV in Diemen (ICS) and ABN AMRO Bank N.V. acts as intermediary in this regard. ICS will assess your application. In doing so it will perform a credit check during which the register of BKR Credit Registration Office (<i>Stichting Bureau Krediet Registratie</i>) in Tiel among others will be consulted. After approval of your application ICS will send you a letter giving you the opportunity to select your PIN and explaining the activation of your ABN AMRO Credit Card. Four working days after PIN selection or 8 working days after receipt of the PIN selection letter you will receive your new ABN AMRO Credit Card from ICS.</p> <p>The ABNAMRO Credit Card General Conditions (<i>Algemene Voorwaarden ABN AMRO Credit Card</i>) are applicable. You will receive these conditions from ICS at the same time as the ABN AMRO Credit Card. You declare that the information indicated in the 'Confirmation of Application Form for ABN AMRO Credit Card' (<i>Bevestiging Aanvraagformulier ABN AMRO Credit Card</i>) has been truthfully provided. You have received a copy of 'Confirmation of Application Form' (<i>Bevestiging Aanvraagformulier</i>). You declare that you are able to bear the associated financial charges.</p> <p>You hereby authorise ICS to collect amounts owed by you to ICS from the indicated account number <account number></p>	
	Principal Cardholder:	
	Cardholder	<name cardholder>
Desired name on credit card	<name on credit card>	
Desired spending limit	€ 2,500	
ABN AMRO Personal Package	<p>The ABN AMRO Personal Package (<i>Privé Pakket</i> – hereinafter referred to as 'the Package') is a combination of products to which, subject to specific conditions, ABN AMRO attaches certain benefits for you. ABN AMRO is authorised to make changes to the benefits and to the conditions at any time.</p> <p>Elements of the package:</p> <ul style="list-style-type: none"> ▶ a personal account; ▶ a debit card (<i>Betaalpas</i>) with PIN (personal identification number); ▶ 25 payment alerts per month; ▶ a savings account; ▶ an ABN AMRO Credit Card; ▶ Internet Banking; ▶ Mobile Banking. 	

	<p>You are eligible for the benefits associated with the Package as long as you take all the package elements indicated immediately above and an amount is credited to your account monthly. If you no longer meet this condition, ABN AMRO is authorised to charge you the then applicable standard rates for the products used and the benefits linked to the Package will lapse.</p> <p>You have to pay the package contribution monthly in advance. ABN AMRO will debit the monthly contribution to your personal account named as settlement account. ABN AMRO is authorised to change the monthly contribution at any time.</p> <p>You can find an overview of the content, benefits and monthly contribution on the ABN AMRO internet site (abnamro.nl) among other places.</p>
Frequency of account statements	<p>You request ABN AMRO not to send paper account statements for the account(s) indicated above, under which 'no' is indicated against statement frequency. You have access to that account / those accounts via Internet Banking. Your request also applies to cases in which applicable conditions (still) indicate that ABN AMRO will send account statements.</p> <p>In connection with liability in the case of loss, theft, improper use or forgery of a bank card you will check regularly, but at least once every 30 days, the statements available via the internet. You confirm that the articles of the General Banking Conditions (<i>Algemene Bankvoorwaarden</i>) relating to checking and approval of bank documents apply to those statements.</p>
ABN AMRO 'Betaalpas' debit card	<p>Use of the requested ABN AMRO Betaalpas is subject to the 'Conditions of Consumer Payment Services' (<i>Voorwaarden Betaaldiensten Particulieren</i>). The Betaalpas will be sent to you. The <i>Betaalpas</i> should be activated by the holder of that card.</p>
Internet Banking	<p>These provisions constitute the Agreement on Access to ABN AMRO (<i>Overeenkomst Toegang ABN AMRO</i>) as referred to in the General Conditions of Access to ABN AMRO (<i>Algemene Voorwaarden Toegang ABN AMRO</i>), which conditions apply to this agreement.</p> <p>You are 'the User' (<i>de Gebruiker</i>) in the meaning of the aforementioned conditions. Access to ABN AMRO Internet Banking is obtained with an activated Debit card (<i>Betaalpas</i>) and the associated PIN in combination with a special card reader, which will be sent to you by post.</p> <p>Any improper use of an Electronic Signature or Password which has occurred before notification to ABN AMRO is at your own risk.</p>
Receipt of products	<p>As indicated, a number of products will be sent to you (if applied). You can expect to receive them as follows:</p> <ul style="list-style-type: none"> ▶ 'Betaalpas' debit card. You will receive the 'Betaalpas' within one week. ▶ E.identifier (if you have not yet received this) You will receive the E.identifier (card reader) within one-and-a-half week, after which you can use Internet Banking. ▶ Credit Card. Four days after selecting your PIN you will receive your new credit card from ICS. If you do not select a PIN, you will receive your new ABN AMRO Credit Card within 8 working days and then a PIN selected automatically by ICS.
General Conditions	<p>All relationships between the customer and ABN AMRO BANK N.V. are governed by the General Conditions of ABN AMRO Bank N.V. and the Conditions for Consumer Payment Services. ABN AMRO Bank N.V. hereby draws attention to the fact that, on the basis of the said conditions, the customer's credit balances may be used by ABN AMRO Bank N.V. to recover (with priority above other creditors) any debts of the customer to ABN AMRO Bank N.V.</p>
Applicability and examination of conditions	<p>You hereby agree to the contents of this Package Agreement and the applicability of the following conditions:</p> <ul style="list-style-type: none"> ▶ General Conditions of ABN AMRO Bank N.V. ▶ Conditions of Savings Account (depending on the type). ▶ General Conditions of ABN AMRO Credit Card. ▶ Conditions of Consumer Payment Services. ▶ Confirmation of Application Form for ABN AMRO Credit Card. ▶ General Conditions of Access to ABN AMRO. <p>You have visited an ABN AMRO bank branch in order to enter into this Package Agreement. You hereby confirm that, before or at the time of entering into the Package Agreement, ABN AMRO has given you the following possibility to take note of the said conditions:</p> <ol style="list-style-type: none"> 1. You received the text of these conditions on paper from ABN AMRO and were also given the opportunity to inspect them.

2. Moreover, ABN AMRO told you that you can also inspect the text of these conditions at abnamro.nl/voorwaarden (see Conditions of ABN AMRO Personal Package (*Voorwaarden ABN AMRO Privé Pakket*) and Information Sheet on Consumer Banking Services (*Informatieblad Betaaldiensten Particulieren*)) and can save them on your computer there.
This possibility of taking note of these conditions has your express consent.

Validity

This package offer is valid until not later than <date>. If you want to take this package, you should sign and return the agreement and any associated documents (signature cards and/or signature authority schedule) in the enclosed reply envelope before this date.

Place:

Date:

Name:

Signature:

The notification below gives you information about ABN AMRO Bank N.V.

ABN AMRO Bank N.V., established at Gustav Mahlerlaan 10, 1082 PP Amsterdam, telephone number 0900 - 0024*.

ABN AMRO Bank N.V. holds a banking licence granted by the Dutch Central Bank and can act as a provider of payment, savings and lending products and as an intermediary for insurance and lending products. ABN AMRO Bank N.V. can also act as a provider and/or implementer of securities services. ABN AMRO Bank N.V. is included as such in the register of the Dutch Financial Markets Authority (AFM). ABN AMRO Bank N.V. is regulated by the European Central Bank (ECB).

You can find information on ABN AMRO Bank N.V.'s complaints procedure and the disputes bodies to which ABN AMRO Bank N.V. is affiliated at: abnamro.nl/klachtenregeling or request it by telephone on 0900 - 0024*.

ABN AMRO Bank N.V. is affiliated to the Netherlands Collective Guarantee Scheme for Repayable Monies and Investments (*Collectieve Garantie Regeling voor Terugbetaalbare Gelden en Beleggingen*). You can find further information on this at: abnamro.nl/garantieregeling

ABN AMRO Bank N.V., established in Amsterdam and entered in the Trade Register of the Amsterdam Chamber of Commerce under no. 34334259.

* Call charges: for this call you pay your usual call charges set by your telephone provider.