

**April 2022**

# **Appendix Access Online Global Cashmanagement**

This translation is provided for the client's convenience only. The original Dutch text will be binding and shall prevail in case of any variance between the Dutch text and the English translation.

## 1. Description

Access Online – Global Cash Management is the bank's communication system that enables you to perform the following actions for agreed accounts:

- a. check account information (balances and transactions);
- b. give transfer instructions;
- c. give direct debit instructions; and
- d. perform other actions facilitated via this communication system.

The accounts can be your own or of another party, either at the bank or another bank. For a more detailed description, see the user manual that can be accessed via the communication system.

## 2. Equipment and internet connection

To use the communication system, you need to have suitable equipment and an internet connection. For more information about the technical requirements, go to [abnamro.nl](http://abnamro.nl) or ask the bank.

## 3. Means of customer identification

The following means of customer identification can be used.

- ▶ A user's access card and personal four-digit code (PIN number). These are used in combination with an e.identifier provided by the bank in order to access the communication system, approve instructions and use other applications for which the bank requires the use of this means of customer identification.

## 4. Access Online Registration Form

You must sign an Access Online Registration Form. You cannot start using Access Online until after the bank has received and processed this form. The form asks you to appoint one or more users as Security Coordinator and one or more users as Administrator. The bank advises you to appoint different persons for these positions.

## 5. Powers of Security Coordinator

The bank assumes that the Security Coordinator has the following powers unless you have made alternative arrangements in writing with the bank.

- ▶ Act as contact person for the bank in relation to the provision and use of means of customer identification.
- ▶ Make applications for the issuance of access cards and PIN numbers for users. This can be done using the Access Online Registration Form.

## 6. Powers of Administrator

- 6.1 By signing the Access Online Registration Form, you authorise the administrator to grant or alter user authorisations on your behalf. These actions of the administrator are binding on you.
- 6.2 If you opt for dual control in the Access Online Registration Form, the two appointed administrators can only exercise their powers jointly.
- 6.3 The administrator records the user authorisations in the authorisation matrix within the communication system. These authorisations are classified by reference to account, amount, type of instruction and various other criteria. The authorisation matrix may also stipulate specific requirements, such as the number (more than one) and/or combination of users required to approve an instruction.
- 6.4 Based on the Access Online Registration Form you have signed, the bank arranges for the first-time electronic registration of the administrator/administrators. If you wish to change the administrator data, the bank will not arrange for this until after you have only appointed a single administrator. You are expected to communicate the change to the bank using an Access Online Registration Form. If you have appointed more than one administrator, two administrators have the joint authority to appoint a new administrator on your behalf.

## 7. Access card and PIN number

- 7.1 The Security Coordinator is expected to issue an access card, a PIN number in a sealed envelope, and an e.identifier to each user with approval authority. The bank will send you the access card and the sealed envelope with PIN number separately. The bank will not prepare the access card for use until after it has received an appropriate request from the Security Coordinator.
- 7.2 You are required to provide the bank with the complete and official names (first and last names) and correct date of birth of the user (as stated in the ID document of the user). In this respect, you are expected to verify the completeness of the names and the correctness of the date of birth of each user (by verifying the ID document of this user). You must inform the bank immediately in case of any changes (e.g. if the user is no longer authorised to use the access card). In relation to this paragraph, you are required to confirm the completeness and correctness of your administration by giving a yearly sign-off to the bank in Access Online. The bank is entitled at any time to audit your administration.
- 7.3 You are expected to ensure that the user exclusively makes personal use of his access card and PIN number. The user must use the access card with due care and keep the PIN number secret. These cannot be used by other persons, not even if they are authorised to give instructions to the bank. The Security Coordinator is expected to register which user has been issued which access card.
- 7.4 The user or the security coordinator must immediately inform the bank if
- ▶ an access card has been lost, misused or copied;
  - ▶ they know or suspect that a PIN number is known to a person other than the user;
  - ▶ other irregularities are observed.

## 8. Security of data transmission and authentication

The transmission of data to and from the communication system is secured with the aid of encryption. This verifies the identity of the bank's website and ensures that all data sent to and from the bank's communication system remain confidential. The bank checks the authenticity of your instructions based on the client identifiers used for this purpose.

## 9. Notifications

- 9.1 The bank may send you notifications relating to the communication system and the electronic banking services via the communication system.
- 9.2 The notifications referred to in this Article are deemed to have been received by you at the time that the bank has given you access to the notification via the communication system.

0900 - 0024

(For this call you pay your usual calling costs.  
Your telephone provider determines these costs).

**abnamro.nl**