

# Corporate Payment Charges 2024

## Payment products

### Corporate Packages

Volop Ondernemen Smart (1)	€ 9.90	This package includes: 1 business payment account, 1 business debit card, Internet Banking Business for the first user	per month
Volop Ondernemen Ambitious (1)	€ 13.75	This package includes: 1 business payment account, 1-2 business debit card(s), Internet Banking Business for the first user, 1 Bookkeeping Connection, telephone customer service	per month
Volop Ondernemen Infinite (1)	€ 22.25	This package includes: 1-3 business payment account(s), 1-3 business debit card(s), Internet Banking Business for the first user, Bookkeeping Connection, telephone customer service	per month
Medical account	€ 9.25	This package includes: 1 business payment account, 1 business debit card, Internet Banking Business for the first user, 1 Bookkeeping Connection, yearly 500 online payments and 500 reported transactions (digital transaction information)	per month
Basics for Business (2)	€ 9.90	This package includes: 1 business payment account, 1 business debit card, Internet Banking Business for the first user	per month
Basics for Associations & Foundations (3)	€ 9.90	This package includes: 1 Directors account, 1 business debit card, Internet Banking Business for the first user	per month

### Payment accounts

Business payment account	€ 5.90	per account	per month
Directors account	€ 5.65	per account	per month
Foreign Currency account	€ 8.00	per account	per month
G-account (blocked account)	€ 7.00	per account	per month
Third Party account	€ 5.90	per account	per month
Stamrecht BV account	€ 5.65	per account	per month
Maintenance fee Dutch international residents	€ 105.00	per company	per month
Maintenance fee non-Dutch residents EEA (4)	€ 110.00	per company	per month
Maintenance fee non-Dutch residents non-EEA	€ 270.00	per company	per month
Basic business account (5)			
▶ Account opening fee	€ 250.00	per account	one-off
▶ Monthly fee	€ 110.00	per account	per month

### Customer due diligence fee

Sole proprietorship, commercial partnership (VOF), public partnership	free		
Association, foundation	€ 3.00 excl. 21% VAT	per entity	per month
Private limited liability company under the law of The Netherlands (BV), cooperative, religious organisation, limited partnership (CV), other legal forms	€ 6.50 excl. 21% VAT	per entity	per month

Public limited liability company under the law of The Netherlands (NV) and legal form recognised in another country (6)	€ 20.00 excl. 21% VAT	per entity	per month
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### Cards

Debit Card	€ 1.50	per card	per month
Replacement Debit Card	€ 5.00	per card (no fee for expired debit cards)	
Access Card	free		
Replacement Access Card	free		

## Online Banking

### Internet Banking

First user	€ 5.00		per month
Second and each subsequent user	€ 1.90	per user	per month
Replacement or extra e.identifier	free		

### Access Online

Per user	€ 6.90		per month
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### ABN AMRO Bookkeeping

ZPP package	€ 9.95 excl. 21% VAT	This package includes 1 user, a maximum of 10 sales invoices and a maximum of 30 receipt scans	per month
Management BV & Holding package	€ 14.95 excl. 21% VAT	This package includes multiple users, a maximum of 15 sales invoices and a maximum of 30 receipt scans	per month
MKB package	€ 29.95 excl. 21% VAT	This package includes unlimited users, unlimited sales invoices and unlimited receipt scans	per month

### Bookkeeping Connection

1st account	€ 3.25 excl. 21% VAT	per account	per month
2nd account up to and including 4th account	€ 1.50 excl. 21% VAT	per account	per month
from the 5th account	free		

## Payments within the Netherlands and other SEPA countries (in euro) (7)

### Cashless transfers

#### Credit transfers

##### Fees for creditor

SEPA credit transfer	€ 0.15		
Urgent transfer (surcharge)	€ 1.50		

##### Fees for debtor

SEPA credit transfer	€ 0.10		
SEPA credit transfer via form	€ 3.00		
SEPA batch payment (8)	€ 0.10 + € 2.10 per batch		
SEPA batch payment via Corporate Payment Services (CPS) (8)	€ 0.12 + € 4.50 per batch		
iDEAL payment	€ 0.10		
Standing order	€ 0.55	per transfer	
Urgent transfer (surcharge)	€ 5.50		
Transfer via one of our branches (surcharge)	€ 16.00		

**Direct Debit****Fees for creditor**

SEPA Direct Debit	€ 0.12 + € 2.10 per batch		
SEPA Direct Debit via Corporate Payment Services (CPS)	€ 0.14 + € 4.50 per batch		
Request for cancellation SEPA Direct Debit (9)	€ 1.65		
Refusal SEPA Direct Debit (10) (14)	€ 0.40		
Reject SEPA Direct Debit (11) (14)	€ 0.40		
Refund SEPA Direct Debit (12) (14)	€ 0.40	initiated by debtor	
Return SEPA Direct Debit (13) (14)	€ 0.40	initiated by bank	
Reversal SEPA Direct Debit (15)	€ 1.65		
Refund of unauthorised Direct Debit (16)	€ 65.00		
SEPA Direct Debit contract (17)	€ 12.50	per contract	per month
Subscription fee Direct Debit e-Mandates (18)	€ 7.50 excl. 21% VAT	per contract	per month
New or amended Direct Debit e-Mandate SEPA Core (19)	€ 0.35 excl. 21% VAT	per Mandate	
New, amended or cancelled Direct Debit e-Mandate SEPA B2B (20)	€ 0.50 excl. 21% VAT	per Mandate	

**Fees for debtor**

Refused SEPA Direct Debit (21)	€ 0.40		
SEPA Direct Debit (22)	€ 0.12		
New, amended or cancelled Direct Debit e-Mandate SEPA B2B (23)	€ 0.25 excl. 21% VAT	per Mandate	
Refund SEPA Direct Debit (24)	€ 0.40	initiated by debtor	
Refund SEPA Direct Debit (25)	€ 0.40	initiated by bank	

**Other**

SEPA credit transfer forms	€ 13.64 excl. 21% VAT	22 per booklet	
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**Debit card payment acceptance via ABN AMRO****Maestro, Debit Mastercard, V PAY and Visa Debit**

Debit card transactions (26)	€ 0.065	per transaction	
Subscription fee POS terminal	€ 3.70	per terminal	per month
First line support Worldline	€ 15.95	per incident	

**Transaction bundle offers (26) (27)**

▶ 2000 transactions monthly	€ 110.00	per month	
▶ 4000 transactions monthly	€ 212.00	per month	
▶ 6000 transactions monthly	€ 306.00	per month	
▶ 8000 transactions monthly	€ 376.00	per month	

**Retourpinnen (debit card refund) Maestro, Debit Mastercard, V PAY and Visa Debit (28)**

Debit card refunds	€ 0.065	per transaction	
Subscription fee Refunds terminal	€ 5.00	monthly subscription fee	per month

**Pin-in-One (26) (29)****Pin-in-One Mobile**

▶ 100 transactions monthly	€ 45.90 excl. 21% VAT	per month	
▶ 200 transactions monthly	€ 56.80 excl. 21% VAT	per month	
▶ 500 transactions monthly	€ 69.50 excl. 21% VAT	per month	
▶ 1000 transactions monthly	€ 94.00 excl. 21% VAT	per month	

**Pin-in-One Landline**

▶ 100 transactions monthly	€ 35.90 excl. 21% VAT	per month
▶ 200 transactions monthly	€ 40.80 excl. 21% VAT	per month
▶ 500 transactions monthly	€ 53.50 excl. 21% VAT	per month
▶ 1000 transactions monthly	€ 78.00 excl. 21% VAT	per month

**Pin-in-One Landline, GPRS SIM card**

▶ 100 transactions monthly	€ 45.90 excl. 21% VAT	per month
▶ 200 transactions monthly	€ 56.80 excl. 21% VAT	per month
▶ 500 transactions monthly	€ 69.50 excl. 21% VAT	per month
▶ 1000 transactions monthly	€ 94.00 excl. 21% VAT	per month

**Online payments****Fees for creditor****iDEAL via DPSP (Distributing PSP)**

Set-up fee iDEAL via DPSP	€ 50.00	one-off fee
Subscription fee iDEAL via DPSP	€ 25.00	per month
iDEAL-transaction fee	€ 0.30	per transaction

**iDEAL Self Built (incl. via Collecting PSP)**

Subscription fee iDEAL Self Built	€ 25.00	per month
iDEAL-transaction fee	€ 0,30	per transaction

**Tikkie Business**

Subscription fee Tikkie	€ 7.50 excl. 21% VAT	per month (incl. 20 transactions)
Transaction fee		
▶ 1-100 transactions per month	€ 0.25 excl. 21% VAT	per transaction (with a Tikkie subscription, the first 20 transactions are included)
▶ 101-500 transactions per month	€ 0.20 excl. 21% VAT	per transaction
▶ > 500 transactions per month	€ 0.15 excl. 21% VAT	per transaction
SMS service add-on (optional)	€ 0.10 excl. 21% VAT	

**Cash****Cash deposits via Geldmaat****Sealbag deposits**

▶ via sealbag machine	€ 5.80 per deposit + € 0.0635 per banknote
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**Unpacked deposits**

▶ via cash deposit machine	€ 3.15 per deposit + 0.244% of the transaction value
▶ via coin deposit machine	€ 2.95 per deposit + 0.265% of the transaction value

**Other deposits**

▶ ordering of new sealbags	€ 3.70 per order + € 0.148 per sealbag
▶ non-quality surcharge (30)	€ 5.30 per deposit

**Cash2Account (31)**

▶ Interest on cumulative credited amount per day	1.80%	per year
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**Cash withdrawals via Geldmaat**

ATM euro withdrawal using a debit card	€ 0.35	per withdrawal
Cash withdrawal from a coin dispenser	€ 0.30 per roll	minimum 10 and maximum 20 rolls per withdrawal

### Investigations in the Netherlands

Investigation/Inquiry charge (32)	€ 50.00
Return payment handling charge (32)	€ 50.00

### Payments outside SEPA or in foreign currency (7)

#### Cashless transfers

##### Fees for creditor

International transfer (electronic)	€ 12.00
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##### Fees for debtor

International transfer (electronic)	€ 12.00
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##### Surcharges (33)

▶ Manual supplement charge (34)	€ 20.00	
▶ non-IBAN tariff (35)	€ 7.00	
▶ Non-digital delivery	€ 90.00	
▶ OUR costs (all costs for ordering customer) (36)		costs foreign bank per country (pdf)

#### Cash

ATM foreign currency withdrawal using Debit Card	€ 2.25 + 1.2% commission
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#### International investigations

Investigation/Inquiry fee (32)	€ 50.00
Stop Payment (32)	€ 50.00
Return payment handling charge (32)	€ 50.00
Copy swift message	€ 35.00

### Reporting

#### Account information

<b>Digital transaction information</b>	€ 0.088	per reported transaction	per contract
▶ Batch details (37)	€ 0.015	per reported transaction	per contract
▶ Aggregate (38)	€ 0.015 per transaction + € 2.50 per transaction type		

#### Bank statement on paper

▶ All statement frequencies (daily, weekly, fortnightly and monthly) en duplicates	€3.00 per statement + €0.088 per reported transaction		
▶ Copy account statement	€ 4.55 excl. 21% VAT		

#### Other reports

Enclosure list (39)	€ 3.00	per page
Monthly report (39)	€ 3.00	per page
Track & Trace	€ 25.00	per month

#### Worldline report

▶ on paper	€ 0.055 per transaction + € 0.60 per transaction type		
▶ Status rapport via Corporate Payment Services (CPS) (40)	€ 0.0005 + € 2.25 per batch		

**Bank statements**

Standard bank statement	€ 80.00 excl. 21% VAT	per entity with a maximum of € 600.00
Bank statement new BV or NV	€ 50.00 excl. 21% VAT	
Solvency statement	€ 150.00 excl. 21% VAT	
Bank Reference letter	€ 33.06 excl. 21% VAT	

**Trade Finance****Documentary Collection****Commissions**

Collection commission (41)	€ 225.00	for web-based submissions or submissions via standard ABN AMRO form
	€ 325.00	for all other submissions
Direct Collections commission	€ 175.00	
Deferred payments, incl. direct collections	€ 50.00	

**Options**

Urgent processing	€ 150.00	for same day processing (submission received before 14:00 CET)
Amendments (42)	€ 60.00	per amendment, for web-based submissions or submissions via standard ABN AMRO form
	€ 110.00	per amendment, for all other submissions Additional handling fee applies in case the collection is to be presented to a new drawee
Tracers (inquiry)	€ 25.00	per tracer; an inquiry will only be done upon request
Discounting	€ 200.00	plus discount percentage
Protest charges	€ 100.00	plus the charges for having drawn up the deed of protest
Aval commission (46)		
▶ tenor up to 12 months	1.50%	per annum with a minimum of € 50.00 per month
▶ tenor > 12 up to 24 months	1.80%	per annum with a minimum of € 50.00 per month
▶ tenor > 24 months	2.00%	per annum with a minimum of € 50.00 per month
Release of goods	€ 300.00	In case the presenting party has received prior approval from ABN AMRO to address the goods to the bank, we will charge € 150.00
Endorsing	€ 20.00	
Consultancy and support	€ 110.00	per hour with a minimum of € 60.00
Handling fee (44)	€ 40.00	for all extra not listed handling
Repair fee/incomplete order	€ 75.00	

**Communication**

Swift	€ 25.00	per message
Postal/Courier charges	€ 20.00	per posted item within the Netherlands
	€ 40.00	per posted item outside the Netherlands

## Letters of Credit (L/Cs), Guarantees &amp; Standby L/Cs

## Commissions

New application (41)	€ 125.00	for web-based submissions or submissions via standard ABN AMRO form
	€ 225.00	for all other submissions An issuing fee will be charged for reinstating an import L/C which has expired
Risk fee Guarantees and Standby L/Cs (45) (46)		
▶ tenor up to 12 months	1.50%	per annum with a minimum of € 50.00 per month
▶ tenor > 12 up to 24 months	1.80%	per annum with a minimum of € 50.00 per month
▶ tenor > 24 months or undetermined	2.00%	per annum with a minimum of € 50.00 per month Guarantee commission is standard 1.25% per annum (with a minimum of € 50.00 per month) when a cash cover is used as collateral The commission for credit substitution guarantees and credit substitution Standby LCs will be determined for each application after a risk analysis
Risk fee Documentary L/Cs (43)		
▶ tenor up to 12 months	1.50%	per annum with a minimum of € 75.00 per month
▶ tenor > 12 up to 24 months	1.80%	per annum with a minimum of € 75.00 per month
▶ tenor > 24 months or undetermined	2.00%	per annum with a minimum of € 75.00 per month
Advising export L/C / Advising incoming guarantee	€ 150.00	For non ABN AMRO customers we will charge an advising fee of € 300.00
Document examination L/C	€ 100.00	plus 0.15% (minimum € 150.00) of the amount of drawing
Options L/Cs		
Urgent processing	€ 150.00	
Draft L/C	€ 110.00	per hour with a minimum of € 145.00 for reviewing and/or creating a draft L/C
Amendments (42)	€ 60.00	per amendment, for web-based submissions or submissions via standard ABN AMRO form
	€ 110.00	per amendment, for all other submissions This fee is also applicable if the text stipulates an automatic extension, reduction or any other automatic amendment
Document pre-examination	€ 110.00 excl. 21% VAT	per presentation, per hour with a minimum of € 200.00 (excl. 21% VAT)
Discrepancy fee/revised documents	€ 150.00	per presentation
Discounting	€ 200.00	plus discount percentage
Deferred payment/Acceptance (43)		Percentage per month to be determined per Deferred payment/Acceptance (minimum € 75.00 per month)
Confirmation commission (43)		Percentage per month to be determined per letter of credit per confirmation (minimum € 250.00)
Commitment to Pay/Accept/Negotiate (43)		Percentage per month to be determined per letter of credit per commitment (minimum € 300.00)
Release of goods	€ 300.00	In case the presenting party has received prior approval from ABN AMRO to address the goods to the bank, we will charge € 150.00
Transfer commission	€ 350.00	plus 0.15% of the transferred amount
Endorsing	€ 20.00	
Consultancy and support	€ 110.00	per hour with a minimum of € 60.00
Handling fee (44)	€ 40.00	for all extra not listed handling
Repair fee/incomplete order	€ 75.00	

**Options Guarantees**

Urgent processing	€ 150.00	per guarantee
Draft guarantee	€ 110.00	per hour with a minimum of € 145.00 for reviewing and/or creating a draft guarantee
Amendments (42)	€ 60.00	per amendment, for web-based submissions or submissions via standard ABN AMRO form
	€ 110.00	per amendment, for all other submissions
Customised text	€ 110.00	per hour with a minimum of € 145.00 for customisation support and/or consultancy
Claim handling	€ 250.00	per claim (legal costs not included)
Duplicate guarantee	€ 125.00	per duplicate
Extra copy guarantee	€ 40.00	per copy
Consultancy and support	€ 110.00	per hour with a minimum of € 60.00
Handling fee (44)	€ 40.00	for all extra not listed handling
Repair fee/incomplete order	€ 75.00	

**Communication**

Swift	€ 25.00	per message
Postal/Courier charges	€ 20.00	per posted item within the Netherlands
	€ 40.00	per posted item outside the Netherlands

**Extradeal**

Extradeal setup fee	€ 250.00	
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- (1) A Foreign Currency Account and a G-account (blocked account) are not included in the Business account within a Volop Ondernemen Package. You pay the individual rate per month for these products.
- (2) Basics for Business is no longer actively sold.
- (3) The Basics for Associations & Foundations package provides you with a yearly discount of € 250 on your electronic transactions (excl. the acceptance of debit card payments).
- (4) Companies in the BES islands (Bonaire, Sint Eustatius and Saba) are subject to the maintenance fee non-Dutch residents EEA.
- (5) This fee applies to specific high-risk sectors.
- (6) Only applicable for entities with a business address in The Netherlands. Fee is not applicable if already the fee is paid for non-Dutch residents, both EEA and non-EEA.
- (7) SEPA stands for Single Euro Payments Area. The Single Euro Payments Area consists of the countries of the European Union together with the United Kingdom, Norway, Iceland, Liechtenstein, Monaco, San Marino and Switzerland.
- (8) Plus € 0.01 per transaction when uncompressed.
- (9) Request for cancellation of a batch or an individual transaction (after it has been sent to clearing). As a creditor of SEPA Direct Debit, you can submit a request for cancellation of a batch or an individual transaction once the batch has been sent to clearing. This request will be processed on a 'best effort' basis. Charges will be levied for each item in the batch.
- (10) Refusal SEPA direct debit (initiated by the debtor). Your customer can refuse your direct debit in advance, i.e. before the specified execution date. With SEPA Business to Business Direct Debit this is possible up to, and including, the specified execution date. The total amount of the direct debit batch you have provided is credited to your account. Individual items that have been refused are debited to your account as a 'refusal SEPA direct debit'.
- (11) Reject SEPA direct debit (initiated by the bank). The debtor's bank can reject your direct debit before it is debited to your client. Individual items that have not been collected will be debited to your account.
- (12) Refund SEPA direct debit (initiated by the debtor). The debtor can refund your SEPA Core Direct Debit transaction within a period of eight weeks after the execution date.
- (13) Return SEPA direct debit (initiated by the bank). The debtor's bank may, for various reasons, return your direct debit transaction after the direct debit has been executed. In the case of SEPA Core Direct Debit, this is possible for a period of up to five working days. The corresponding period for SEPA Business to Business Direct Debit is three working days. This results in a debit entry to your account.
- (14) In case of cross-border collections, some foreign banks charge a fee for rejected, returned or refunded SEPA Direct Debit transactions. We debit these extra costs directly from your account and they are on top of your regular fee.
- (15) Reversal of a batch or an individual transaction (after it has been processed). As the creditor of a direct debit batch or an individual transaction, you can request a reversal once the batch has been collected. This request will be processed on a 'best effort' basis. Charges will be levied for each item in the batch. A reversal must take place within five working days after the execution date.
- (16) This tariff will be charged to you as a creditor if an accusation of unauthorised direct debit, submitted by one of your clients, is granted. An accusation of unauthorized direct debit will be granted when, following a request from the bank, you are unable to submit a valid mandate within the prescribed period.
- (17) A direct debit contract may contain multiple direct debit types and multiple creditor accounts. However, the fee is always charged per contract.
- (18) You can use the option Direct Debit e-Mandates. For this we charge a monthly subscription fee. The implementation costs of Direct Debit e-Mandates on your website are not included in this fee.
- (19) This will be charged each time your client signs or amends a Direct Debit e-Mandate SEPA Core on your website.
- (20) This will be charged each time your client signs, amends or cancels a Direct Debit e-Mandate SEPA B2B on your website.
- (21) Refusal SEPA direct debit (initiated by the debtor). You can refuse an announced direct debit in advance, i.e. before the specified execution date. In that case, no debit entry will be made to your account. With SEPA Business to Business Direct Debit a refusal is possible up to, and including, the specified execution date. In that case, the debit entry might have already been made to your account and will be corrected.
- (22) SEPA direct debit mandate. You have given a mandate to one of your business associates to collect direct debit payments from your account. You are the debtor, so when they make use of this mandate, a debit entry is made to your account.
- (23) You have signed, amended or cancelled a Direct Debit e-Mandate SEPA B2B.
- (24) Refund SEPA direct debit (initiated by the debtor). You can refund a SEPA Core Direct Debit debited to your account within a period of eight weeks after the execution date.
- (25) Refund SEPA direct debit (initiated by the bank). The bank may, for various reasons, return a direct debit from your account after it has been executed. In the case of SEPA Core Direct Debit, this is possible for a period of up to five working days. The corresponding period for SEPA Business to Business Direct Debit is three working days. This results in a credit entry to your account.
- (26) Maestro, Debit Mastercard, V PAY en Visa Debit transactions are exempt from VAT. The fee for Debit Card transactions is partly dependent on the Average Transaction Value (ATV) and the country in which the Debit Card was issued. In case of a high ATV or non-Dutch issued Debit Cards, bespoke fees may be charged. We will inform you upfront.
- (27) Transaction bundle offers are no longer sold to clients. You can still amend your existing contract. Transactions above the chosen bundle offer cost € 0.065 per transaction.
- (28) The subscription fee for Retourpinnen is only applicable for terminals on which the Retourpinnen functionality is activated. The transactions and the subscription fee for refunds are exempt from VAT.
- (29) PIN-in-One is no longer actively sold. You can still amend your existing contract. Transactions above the chosen bundle offer cost € 0.065 per transaction.
- (30) The content of a sealbag has to comply with certain conditions for us to be able to handle it correctly. These conditions are mentioned on the sealbag. If the sealbag does not comply with the quality conditions, the processing costs are higher and a non-quality fee will apply.
- (31) Cash2Account is no longer sold. Current customers can still use the product.
- (32) This tariff does not include costs from Worldline or other banks. Handling charges of ABN AMRO are included.
- (33) Surcharge on top of the standard pricing for an electronic international transfer.
- (34) Fee for completing and/or correcting an incomplete and/or incorrect transfer.
- (35) Compensation for the fee that the receiving bank charges for executing an outgoing foreign payment without IBAN.
- (36) For the option 'OUR' (all costs for ordering customer) the costs of the correspondent bank will be charged on top of the fees that ABN AMRO charges.
- (37) SEPA Direct Debit and SEPA Credit Transfer batches are standard booked as one aggregated amount. You can view the batch details by using the CAMT.053 reporting format. If you would like to activate the batch details in CAMT.053, please contact your contact person within ABN AMRO.
- (38) Some transaction types can be aggregated upon your request. They will then be entered to your account as a daily sum of the transactions. You can view the details of the individual transactions within this sum if you use CAMT reporting. This applies to incoming iDEAL payments, as well as to SEPA direct debits that have been refused, reversed and rejected.
- (39) Enclosure list en monthly report are no longer actively sold.
- (40) All individual transactions will be reported back.
- (41) The lower fee applies to web-based submissions, otherwise we will charge an additional fee of € 100.00. If web-based submissions are not available to you we will offer you our standard ABN AMRO submission form. In that case the additional fee will not apply.
- (42) The lower fee applies to web-based submissions, otherwise we will charge an additional fee of € 50.00. If web-based submissions are not available to you we will offer you our standard ABN AMRO submission form. In that case the additional fee will not apply.
- (43) The risk commission for Documentary L/Cs is calculated on a daily basis on the outstanding balance of the Letter of Credit.
- (44) Examples: Request to receive copy of messages, status-update forwarding documents, forwarding documents to 3rd party (excl. courier cost).
- (45) Plus the cost of the foreign bank in case the guarantee must be issued through a local bank abroad.
- (46) Risk commission for (aval) guarantees and Standby L/Cs is charged per calendar month on the outstanding balance during the term (part of the month will be charged as a whole month).

**All fees are exempt from VAT unless stated otherwise. Modifications reserved, fees per 1 April 2024.**