

# Consumer Payment Services Information Sheet



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# Consumer Payment Services Information Sheet

This is a translation of the original Dutch text and is furnished for the customer's convenience only. No rights may be derived from this translation. The original Dutch text, which will be sent upon request, is binding and will prevail in all cases where the two versions diverge.

This information sheet explains the rules and obligations specified in:

- the General Conditions of ABN AMRO Bank N.V. (comprising the General Banking Conditions and Customer Relationship Conditions),
- the Consumer Payment Services Conditions.

## 1. Security

You are required to observe the following security rules, which are in addition to the rules set out in the General Conditions of ABN AMRO Bank N.V.

### 1A Security rules

#### What are these rules about?

Electronic banking and electronic payments need to be safe. Think about how you organise your daily banking needs via Internet Banking and/or mobile banking apps, as well as payments at point-of-sale (POS) terminals in shops and withdrawing cash from an ATM. The bank has an important role to play in this, but so do you. What you should do is described in these security rules.

#### Why is it important for you to observe these rules?

The chance of you becoming a victim of fraud will be greatly reduced if you comply with these rules. Under consumer law, the bank must reimburse you if money is withdrawn from your account without your consent. However, the bank is not always obliged to reimburse you for your loss. The exceptions are described in article 6.3 of the Consumer Payment Services Conditions. Provided you follow the following five security rules, you will not run the risk of having to bear your entire loss yourself.

#### What must you do?

1. Keep your security codes secret
2. Make sure that your (digital) debit card is never used by anybody else
3. Make sure that the devices you use for your banking business are safe and secure
4. Check your payment account
5. Report any incidents immediately to the bank and follow the bank's instructions

More information is given below.

### Explanation security rules

#### 1. Keep your security codes secret

Bear in mind the following points:

- Make sure that nobody else can learn your security codes. Security codes include not only the PIN that you use in conjunction with your (digital) debit card, but also all the other codes which you must use to perform electronic payments and to use Internet Banking and mobile banking apps. This includes, for example, the codes given by a code calculator issued by the bank (such as the e.dentifier), codes you receive via a mobile banking app and/or via an SMS from your bank.
- You are the only person who may use these security codes. You must do so in the manner prescribed by the bank. Point 1B of this section tells you about the permitted use of security codes.
- Do not write down the codes or store them on your computer. However, if there is really no alternative, save them only in a disguised form that you alone can decipher. In that case, never keep the disguised codes with your debit cards or with the device that you use for your banking business.
- If you can choose a security code yourself, make sure that it is not easy to guess. Do not choose, for example, your date of birth, the name of a family member or your postcode.
- Make sure that nobody is watching when you key in your security codes. This applies not only to your PIN but also to the other codes you need to use in order to make online payments or use Internet Banking the ABN AMRO app.

- Never mention a security code on the telephone, in an email or in any other manner other than that prescribed by the bank. This also applies if you are contacted by telephone, by email or personally by somebody who indicates that they are an employee of the bank or other service provider (such as a computer security firm). The bank or other service providers will never ask for your security codes in this manner.

## **2. Make sure that your (digital) debit card is never used by anybody else**

Bear in mind the following points:

- Do not allow yourself to be distracted when using your (digital) debit card, and check that you get back your own debit card after use.
- Always keep your debit card in a safe place and make sure that it is not easy to lose. Check regularly that the debit card or (mobile) device with a payment application is still in your possession.

## **3. Make sure that the devices you use for your banking business are safe and secure**

Bear in mind the following points:

- Make sure that the security and other software installed on the devices (e.g. computer, tablet and/or smartphone) that you use for your banking business is regularly updated. Examples of installed software are the operating system and security programs, such as a virus scanner and a firewall.
- Do not install any illegal software.
- Safeguard access to the devices that you use for your banking business with a password.
- Make sure that the bank's apps on the device that you use for your banking business cannot be used by any unauthorised person.
- Always log out once you have finished your banking business.

## **4. Check your payment account**

Bear in mind the following points:

- Always check your online or paper account statements for unauthorised transactions as soon as possible. Do this at least every two weeks if you receive account information online. If you only receive paper account statements, you should check these within two weeks of receipt. If the bank incurs

a loss because it has been impossible for you to check your statement of account for some time, the bank may ask you for evidence that the delay could not reasonably have been avoided.

## **5. Report any incidents immediately to the bank and follow the bank's instructions**

Bear in mind the following points:

- Always notify the bank immediately in the following cases:
  - You have misplaced your debit card and/or wearable and do not know where it is.
  - You know or suspect that somebody else knows or has used your security code.
  - You notice transactions on your statements of account that you have not authorised.
  - You no longer have your mobile device with the bank's payment app, unless you have passed on this device to somebody else after first deleting the payment app.
- You should also immediately contact the bank whenever you notice anything strange or unusual with paying electronically or organising your banking needs online, such as a different manner of signing in.

The bank can block your account in order to prevent any (further) loss. You must follow any instructions given by the bank to prevent new incidents. Even in this instance, the bank will never ask for your security codes.

### **You can report an incident in one of the following ways:**

- You can block (digital) debit cards by using Internet Banking or the ABN AMRO app.
- Or you can call the debit card central helpline 0800 - 0313 (in the Netherlands) or +31 (0)88 385 53 72 (from abroad). These helplines are open seven days a week, 24 hours a day.
- Call us on telephone number 0900 - 0024 (in the Netherlands) or +31 (0)10 241 17 20 (from abroad). The helplines are open on:  
Monday to Friday: 8.00 a.m. - 5.30 p.m.  
Closed in the weekends and public holidays.

- Are you an ABN AMRO MeesPierson customer?  
If so, please contact Private Assistance on +31 (0) 20 343 43 43. Available on:  
Monday to Friday: 8.00 a.m. - 9.00 p.m.  
Saturday: 9.00 a.m. - 5.30 p.m. Closed on Sundays and public holidays.
- Outside the above opening hours, you can call 088 - 22 62 630 in case of an emergency (if your debit card or credit card needs to be blocked).
- Users of the ABN AMRO Stand-By Service can also call telephone number 0800 - 0701 (in the Netherlands) or +31 (0)20 651 59 27 (from abroad, reverse charge call possible).

For a complete overview of all contact options, please visit [abnamro.nl/contact-us](https://abnamro.nl/contact-us) or [abnamromeespierson.nl/contact-us](https://abnamromeespierson.nl/contact-us)

## 1B Permitted use of security codes

### Security codes

Security codes are all the personal codes that you use as part of your customer identifier. These identifiers are described in article 3 of the Consumer Payment Services Conditions.

### Permitted use of security codes

You may use your security codes only as permitted by the bank. You may only enter your PIN:

- at ATMs and Geldmaat ATMs,
- at point-of-sale (POS) terminals,
- on the e.identifier issued by the bank.

The means of access you have determined with third parties (such as access codes, facial recognition or fingerprint identification) may only be used on the appropriate digital devices.

All other security codes, such as the codes given by the e.identifier or the five-digit identification number, may be used only for:

- the bank's secure website,
- the ABN AMRO app.

Security codes must never be used in any way other than described above. They must not be disclosed on

any website other than that of the bank. Nor may you disclose these codes to anybody else, even staff of the bank.

## 1C Authorised use of fingerprint and facial recognition for Mobile Banking and other digital payment options

You must ensure that only your own fingerprint or face is registered on your smartphone or tablet. This also applies to any proxy you have authorised. If the fingerprints or faces of others are registered on the same mobile device, they will also have access to your mobile banking app and any other digital devices.

## 2. Direct debits

### Types of direct debits

For a recurrent SEPA core direct debit (SDD), you give a mandate that remains valid for repeated direct debit transactions.

For a one-off SEPA core direct debit, you give a mandate that is valid for one direct debit transaction only.

A direct debit mandate may be given in writing to the company or by means of a digital direct debit mandate via the bank (also through iDIN signing). You sign the digital mandate using your security codes.

### Refund

You can give an instruction to refund a direct debit in one of the following ways:

- via Internet Banking,
- the ABN AMRO app,
- by calling telephone number 0900 - 0024,
- at a branch of the bank.

If you are an ABN AMRO MeesPierson customer, you can contact Private Assistance. You can find the contact details on the last page.

You can read in article 10 of the Consumer Payment Services Conditions when you can instruct the bank to reverse a direct debit without giving a reason or get a refund due to the lack of a valid mandate. In the case of a reversal within 8 weeks after the direct debit has been debited from your payment account, the bank

will transfer the amount back to your payment account as soon as possible, and in any rate within 10 working days. If the debit is to be reversed because of the lack of a valid mandate, the bank will attempt to refund the payment within 30 calendar days. The bank will reimburse you for any interest you may lost or payed on your payment account because of the unauthorised direct debit.

### Notification of refund or refusal by the bank

The refund will appear on your account statement. If a direct debit is refused, the bank will notify you via Internet Banking, the ABN AMRO app or by letter.

### Instruction to block direct debit

If you wish to refuse a direct debit, you can instruct the bank to block it. The various options for blocking a direct debit are given in article 10.3 of the Consumer Payment Services Conditions.

You can give the instruction:

- via Internet Banking,
- by calling telephone number 0900 - 0024,
- at a branch of the bank.

If you are an ABN AMRO MeesPierson customer, you can contact Private Assistance. You can find the contact details on the last page.

## 3. Business days

The Consumer Payment Services Conditions refer to business days. Details of the days that count as business days are given below. The bank may also perform certain activities on non-business days. However, only days on which the bank can perform all the activities required to execute a payment transaction count as business days. Obviously, the business days of the beneficiary's bank also need to be taken into account.

Payment instruction	Business days
If the payment instruction can be processed within ABN AMRO Bank in the Netherlands and the instruction was given <ul style="list-style-type: none"> <li>• online or</li> <li>• earlier for execution at a future date</li> </ul>	Every day
The Internet Banking or ABN AMRO app credit transfer order indicate whether a credit transfer can reach the beneficiary directly. This can only be the case for credit transfers in euros within the SEPA area, if the beneficiary's bank offers this option and if the amount is below this bank's limit.	Every day
If the order is given in writing or via a branch	Every day except Saturday, Sunday, New Year's Day, Good Friday, Easter Monday, King's Day, Labour Day, Liberation Day, Ascension Day, Whit Monday, Christmas Day and Boxing Day
Other instructions	Every day except Saturday, Sunday, New Year's Day, Good Friday, Easter Monday, Labour Day, Christmas Day and Boxing Day

## 4. Limits

Limits are set on payment transactions, depending on the payment service and the way the payment instruction is delivered. The limits below will only apply if you have not set other limits or agreed to any other limits with the bank.

- Credit transfer via Internet Banking, using e.dentifier.
  - EUR 999,999,999.99 per credit transfer in euros to your own accounts at ABN AMRO,
  - EUR 250,000 per credit transfer in euros in the SEPA area for accounts at ABN AMRO and EUR 1,000,000 per credit transfer at ABN AMRO MeesPierson. SEPA stands for Single Euro Payments Area. This includes EU countries, the United Kingdom, Norway, Iceland, Lichtenstein, Switzerland, Vatican City, San Marino and Monaco. At abnamro.nl there is an overview of all SEPA countries.

- EUR 50,000 per credit transfer in foreign currency in the SEPA area for accounts at ABN AMRO and EUR 50,000 - EUR 500,000 per credit transfer at ABN AMRO MeesPierson,
  - EUR 50,000 per credit transfer in euros or foreign currency outside the SEPA area for accounts at ABN AMRO and EUR 50,000 - EUR 500,000 per credit transfer at ABN AMRO MeesPierson.
  - (Standing) credit transfer via Internet Banking using Mobile confirmation, ABN AMRO app using an identification code, fingerprint or facial recognition.
    - EUR 999,999.99 per credit transfer to your own accounts at ABN AMRO,
    - EUR 250,000 maximum daily limit, set by yourself, on credit transfers to other accounts. Please note: This option is only available if you have registered the mobile device you are using with the bank. The maximum amount of the daily limit applies to all transfers combined, for which a daily limit of up to EUR 250,000 applies.
  - Transfers via a payment initiation service provider.
    - EUR 999,999.99 per credit transfer to your own accounts at ABN AMRO,
    - EUR 250,000 per credit transfer in euros in the SEPA area to other accounts for accounts at ABN AMRO and EUR 1,000,000 per credit transfer at ABN AMRO MeesPierson,
    - EUR 50,000 per credit transfer in foreign currency in the SEPA area for accounts at ABN AMRO and EUR 50,000 - EUR 500,000 per credit transfer at ABN AMRO MeesPierson,
    - EUR 50,000 per credit transfer in euros or foreign currency outside the SEPA area for accounts at ABN AMRO and EUR 50,000 - EUR 500,000 per credit transfer at ABN AMRO MeesPierson,
    - the daily limit as set by yourself does not apply to these transfers.
  - iDeal payment via Internet Banking/ABN AMRO app: EUR 50,000 per day. Please note: This option is only available if you have registered the mobile device you are using with the bank. The maximum amount of the daily limit applies to all transfers combined, for which a daily limit of up to EUR 250,000 applies.
  - EUR 2,500 per day for payments at point-of-sale (POS) terminals in the Netherlands and abroad. You can change this limit on your debit card to EUR 50,000 at maximum per day.
  - Withdrawing cash money at ATMs or Geldmaat ATMs: EUR 500 per day. You can change this limit on your debit card to EUR 10,000 at maximum per day. If you want to withdraw money up to this limit, you may need to do so in multiple transactions. Each transaction you instruct with your customer identifiers counts as a separate transaction that may be subject to charges, see "5. Fees and charges".
  - Daily limit for using your wearable is EUR 250.
  - Daily limit for using Apple Pay is EUR 2,500 per account. If the limit is lower on your debit card, then that is determinative for your daily limit. For more information on paying with Apple Pay, please visit [abnamro.nl/payments-applepay](https://abnamro.nl/payments-applepay)
  - Daily limit for using Google Pay is EUR 2,500 per account. If the limit is lower on your debit card, then that is determinative for your daily limit. For more information on paying with Google Pay, please visit [abnamro.nl/payments-googlepay](https://abnamro.nl/payments-googlepay)
  - Limit for online payments with your debit card with Mastercard logo is standard EUR 500 per day. The limit for minors and administrators defaults to EUR 0. This applies to the linked debit card, Click to Pay and if you pay online by manually entering your card details. You can change this limit on your debit card to EUR 10,000 at maximum per day.
- You can change your limits using your e.identifier, Mobile Confirmation via Internet Banking or your identification code, fingerprint or facial recognition via ABN AMRO app. The limits you can change are as follows:
- daily limit on payments at point-of-sale (POS) terminals,
  - daily limit for withdrawals at ATMs and Geldmaat ATMs,
  - daily limit on credit transfers,
  - daily limit for online payments.
- You may also ask the bank to change the limit for payments at point-of-sale (POS) terminals or the limit for cash withdrawals at ATMs and Geldmaat ATMs.
- Lower limits may apply to point-of-sale (POS) payments and cash withdrawals abroad. These are beyond the bank's control. The use of the (digital) debit card abroad may be restricted to countries within Europe. You can always check with the bank whether your debit card is activated for Europe only or for worldwide use.

You can also check this yourself from your payment profile in Internet Banking or ABN AMRO app. If you want to change the scope of your debit card from Europe only to worldwide or vice versa, you can do so yourself in Internet Banking or ABN AMRO app or you can ask the bank to do it. If you do not use your debit card outside Europe, the bank recommends that you opt for Europe-only use. This gives you better protection against the misuse of your debit card.

## 5. Fees and charges

The monthly fee in the tables are debited from your payment account every calendar month. Example: the costs for the month of August are debited in August.

### Basic Payment Package

Opening fee	none
Fee (including a payment account, one debit card, Internet Banking and ABN AMRO app)	€ 4.30 per month

### Student Package

A Student Package is available for customers in the age of 18 to 25 years old. For medical students the Student Package is available until 30 years old. After seven years of use or at the age of 25 years the Student Package is converted into a Basic Payment Package.

Opening fee	none
Fee (including Student Account, one debit card, Internet Banking, and ABN AMRO app)	none
ABN AMRO Credit Card (optional)	€ 1.16 per month (€ 14.00 per year)
Stand-By Service (optional)	€ 1.00 per month

### Payment Account

Opening fee	none
1st account	€ 4.30 per month
If you do not have a Basic Payment Package or a Student Package	
Extra accounts	€ 1.90 per month

The fee for an additional standalone payment account also applies if your account has been closed but the bank is still holding money on your behalf. This can occur if the bank is unable to reach you because it does not have accurate information about you or if you do not respond to the bank's requests. The bank still needs to perform administrative tasks in such cases.

You are permitted to have a maximum of 3 accounts and 3 joint accounts.

### Allowance Account (Leefgeld- en beheerrekening)

Opening fee	€ 20.00 per account
1st account	€ 3.70 per month
Extra accounts	€ 1.90 per month

You are permitted to have a maximum of 2 accounts and 2 joint accounts.

### Young Person's Growth Account (Jongerengroeirekening)

Opening fee	none
Fee (including Young Person's Growth Account, one debit card, Internet Banking, and ABN AMRO app)	none

### Foreign Currency Account

Opening fee	none
Fee	€ 5.00 per month

### Customers living outside the Netherlands

If you live in a country other than the Netherlands and have a payment account or payment package, you will be charged an extra amount (surcharge) per month for each payment account. You therefore pay this surcharge in addition to the fee you pay for your payment account or payment package. The amount of this surcharge depends on the country where you live. We distinguish three categories of countries, depending on the risk profile of these countries. For more information on these risk profiles, please visit [abnamro.nl/fees](https://abnamro.nl/fees). These fees do not apply to ABN AMRO MeesPierson customers. The classification of countries into categories 1, 2 or 3 may change. A country may be reclassified into a different category, which means that you will have to pay a different fee. The fee may also change if you move to a different country. The bank will inform you of any changes to the categories of countries to which a fee applies in one of the following ways:

- an announcement on [abnamro.nl/fees](https://abnamro.nl/fees)
- a written or electronic message to you.

Category 1	€ 2.00 per month
Category 2	€ 8.00 per month
Category 3	€ 15.00 per month

**(Digital) Debit Cards**

1st debit card	€ 1.50	per month
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If you do not have a Basic Payment Package or Student Package

Extra debit card	€ 1.50	per month
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Digital debit card wearables	free
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Paying with Apple Pay	free
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Paying with Google Pay	free
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Replacement debit card	€ 5.00
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**Creditcards**

The ABN AMRO Credit Card and the ABN AMRO Gold Card are issued by ICS. The terms and conditions of ICS apply. For these terms and conditions go to [abnamro.nl/documentation](https://abnamro.nl/documentation)

ABN AMRO Credit Card	€ 2.15	per month
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Extra ABN AMRO Credit Card	€ 1.05	per month
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ABN AMRO Gold Card	€ 4.45	per month
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Extra ABN AMRO Gold Card	€ 2.10	per month
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**Paper statements of the payment account**

Were you born before 1 January 1945? Then the sending of monthly or two-weekly bank statements is free.

Monthly statements	€ 1.25	per month
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Extra monthly statements	€ 1.25	per month
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Two-weekly statements	€ 2.00	per month
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Extra two-weekly statements	€ 2.00	per month
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Copy of statement (single request)	€ 5.50
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Annual Financial Statement	free
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Copy of Annual Financial Statement	€ 5.50	per statement
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Statement of Fees	free
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Copy of Statement of Fees	€ 5.50	per statement
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**Internet and ABN AMRO app**

Internet Banking incl. e.identifier	free
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Replacement or extra e.identifier	free
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ABN AMRO app	free
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**Payment alerts**

Push messages via ABN AMRO app	free
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**Payment Account Switch Service**

Switching your payment account to ABN AMRO	free
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**Bank Letter of Reference Natural Persons**

The Bank Reference Letter is a signed letter that you can request in which the bank confirms that you have a payment account with the bank.

Fee per Bank Letter of Reference	€ 15.00
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**Payment Instructions (Credit transfer)**

Current fees for payment and transfer products and services are shown in the tables below.

**Euro-denominated payment instructions within the SEPA area**

SEPA stands for Single Euro Payments Area and comprises the EU countries, the United Kingdom, Norway, Iceland, Liechtenstein, Switzerland, Vatican City, San Marino and Monaco. At [abnamro.nl](https://abnamro.nl) there is an overview of all SEPA countries.

Were you born before 1 January 1945? Then credit transfer forms and envelopes are free of charge.

Were you born before 1 January 1945? Then credit transfer forms and envelopes are free of charge.

Credit transfer via internet	free
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Urgent credit transfer via Internet Banking	€ 5.50	per transaction
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Credit transfer via bank a employee	free
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Standing order	free
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Direct debit	free
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Credit transfer forms - 22 pieces	€ 11.00	(incl. VAT) per set
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Bank envelopes - 25 pieces	€ 11.00	(incl. VAT) per set
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You can order credit transfer forms by calling telephone no. 0900 - 0024. If you are an ABN AMRO MeesPierson customer, you can contact Private Assistance. You can find the contact details on the last page.

**Payment instructions in foreign currency and/or outside the SEPA area**

Credit transfer via Internet	€ 9.00	per transaction
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Credit transfer via a bank employee	€ 25.00	per transaction
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OUR	Fee varies per country see <a href="https://abnamro.nl/fees">abnamro.nl/fees</a>
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'OUR' means that you pay the charges of the foreign bank as well as the charges of ABN AMRO.

**Credit transfers received from abroad**

Euro-denominated credit transfers received from within the SEPA area	free
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Credit transfers received from outside the SEPA area or in foreign currency	€ 9.00	per transaction
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**Other charges relating to transactions in euro**

Reporting an incorrect direct debit € 25.00 per transaction

We investigate whether you have issued a valid mandate. If there is no valid mandate, you will receive the debited amount back and you will not pay any costs. Is there a valid mandate? Then you will not receive a refund and you will pay EUR 25.00 for the costs of the investigation.

**Other charges relating to credit transfers outside SEPA or in foreign currency**

Completion charge. € 20.00

Fee for completing or correcting a credit transfer instruction

Handling fees for queries, inquiries and or cancelled payments and any charges of foreign bank € 25.00

**Payments at point-of-sale (POS) terminal**

With debit card in euros free within the eurozone

With debit card in foreign currency € 0.15 1,2% foreign exchange rate margin. If you have a Student Package, you will pay only the exchange rate margin.

**Withdrawing notes and coins**

For withdrawing cash (notes and coins) fee categories apply.

- The fee category applies per calendar year to the total amount of withdrawals in coins and banknotes (including foreign currency) made in the Netherlands and abroad per account holder. Not per debit card or payment account.
- If you have several accounts, the withdrawals from all your accounts will be added together. In this context, withdrawals from a joint account will be assigned to the account holders in equal shares. Examples can be found on [abnamro.nl/fees-cash](https://abnamro.nl/fees-cash).
- The bank can charge the total amount owed to one of your payment accounts.
- For withdrawals in foreign currency, the equivalent value (in euros) is added up.

**Cash withdrawals (banknotes) at ATMs in euros in the Netherlands and abroad**

Please note that a bank outside the Netherlands may charge fees for withdrawing cash. At Geldmaat ATMs, you can withdraw a maximum of EUR 2,000 per transaction, depending on availability. A different maximum amount may apply abroad.

Type of account	Fee category	Fee
Payment Account	€ 0 - € 17,500	Free
	> € 17,500	€ 5 + 0.5% of the amount withdrawn per transaction
Student Account	€ 0 - € 6,000	Free
	> € 6,000	€ 5 + 0.5% of the amount withdrawn per transaction
Young Person's Growth Account	€ 0 - € 2,000	Free
	> € 2,000	€ 5 + 0.5% of the amount withdrawn per transaction

**Cash withdrawals (banknotes) at ATMs in foreign currency**

€ 2.25 + 1.2% currency conversion costs per transaction

These transactions in foreign currency are included in the fee categories as stated in the chapter "Cash withdrawals (banknotes) at ATMs in euros in the Netherlands and abroad".

**Cash withdrawals (coins) at ATMs in euros**

Coin withdrawals € 0.30 per roll

A minimum of 10 rolls per transaction, with a maximum of 20 rolls. The total amount of your cash coin withdrawals is included in determining your fee category for cash withdrawals. You can only withdraw cash coins at Geldmaat ATMs. The locations of Geldmaat ATMs can be found via [locatiewijzer.geldmaat.nl](https://locatiewijzer.geldmaat.nl)

**Depositing notes and coins**

For depositing cash (notes and coins) fee categories apply.

- The fee category applies per calendar year to the total amount of deposits in coins and banknotes per account holder. Not per debit card or payment account.
- If you have several accounts, the deposits to all your accounts will be added together. In this context, deposits to a joint account will be assigned to the account holders in equal shares. Examples can be found on [abnamro.nl/fees-cash](https://abnamro.nl/fees-cash).
- The bank can charge the total amount owed to one of your payment accounts.
- Depositing cash is only possible at Geldmaat ATMs.

You can find the locations at [locatiewijzer.geldmaat.nl](https://locatiewijzer.geldmaat.nl)

- For each cash deposit, you pay a base fee of 0.5% of the deposited amount. If you deposit more than EUR 10,000 in cash per calendar year, you pay the base fee (0.5% of the deposited amount) per deposit, plus an additional EUR 5 and another 0.5% of the deposited amount. This combined fee is referred to as the “high fee.”
- Under the base fee, the first three deposits per calendar year are free for the Youth Growth Account, up to a total amount of EUR 2,000.

#### Cash deposits (banknotes) at Geldmaat ATMs in euros

This is only possible at Geldmaat ATMs. You can find the locations at [locatiewijzer.geldmaat.nl](https://locatiewijzer.geldmaat.nl). For each cash deposit, you pay a base fee of 0.5% of the deposited amount. If you deposit more than EUR 10,000 in cash per calendar year, you pay the base fee (0.5% of the deposited amount) per deposit, plus an additional EUR 5 and another 0.5% of the deposited amount. This combined fee is referred to as the “high fee.”

Type of account	Fee category	Fee
Payment Account	> € 0	Basic fee: 0.5% of the amount deposited per transaction
	> € 10,000	High fee: Basic fee + € 5 + 0.5% of the amount deposited per transaction above € 10,000 per calendar year
Student Account	€ 0 - € 6,000	Basic fee: 0.5% of the amount deposited per transaction
	> € 6,000	High fee: Basic fee + € 5 + 0.5% of the amount deposited per transaction above € 6,000 per calendar year
Young Person's Growth Account	> € 0	Basic fee: 0.5% of the amount deposited per transaction
	> € 2,000	High fee: Basic fee + € 5 + 0.5% of the amount deposited per transaction above € 2,000 per calendar year

Under the base fee, the first three deposits per calendar year are free for the Youth Growth Account, up to a total amount of EUR 2,000.

#### Cash deposits (coins) at ATMs in euros

Depositing cash is only possible at Geldmaat ATMs. You can find the locations at [locatiewijzer.geldmaat.nl](https://locatiewijzer.geldmaat.nl). The total amount of your cash coin deposits is included in determining your fee category for cash deposits.

Type of account	Fee category	Fee
Current or Student Account	> € 0	€ 2.80 + 0.25% of the total amount deposited per transaction
Young Person's Growth Account	€ 0 - € 600	Free
	> € 600	€ 2.80 + 0.25% of the total amount deposited per transaction

For young customers with a YoungPerson's Growth Account deposits are free until the amount surpasses EUR 600 per year.

## 6. Exchange rates

When you make a credit transfer from your payment account in a currency other than the euro or you want to change foreign banknotes, the bank applies the exchange rates that it publishes daily. You can view these rates online at [abnamro.nl](https://abnamro.nl) or you can ask the bank for the information.

If you issue a credit transfer in euros to an account in a country which does not use the euro as its currency, the following applies. The amount can be converted by a bank in the beneficiary's country. In that case, the exchange rate to be used is unknown.

If you initiate the transaction in the currency of the beneficiary's country, we will display an indication of the expected exchange rate when you enter the transfer in Internet Banking or the ABN AMRO app. When the transfer can be executed immediately, this exchange rate will generally be applied. No rights can be derived from this.

If you deposit foreign banknotes into an account in the same currency, the bank will first convert the amount into euros. If you pay in a non-euro currency at a point-of-sale (POS) terminal abroad or online or do you withdraw cash in a non euro currency at a foreign ATM? Then the bank will convert the amount at the basic exchange rate for debit card transactions with a margin

of 1.2%. Credit cards provided by the bank are subject to the conditions that you receive with those credit cards. The bank publishes the basic exchange rates for debit card transactions daily. These can be viewed online at [abnamro.nl](https://abnamro.nl) or you can ask the bank for the information. Here you can also compare the total costs against the ECB exchange rate.

The exchange rates published by the bank on [abnamro.nl](https://abnamro.nl) are indicative. You cannot derive any rights from this.

## 7. Interest payable or receivable

The bank calculates interest on the balance of your accounts as described in Article 2 of the Consumer Payment Services Conditions. The interest can be positive, negative or 0%. The bank provides the current interest rates and amounts of balance classes at [abnamro.nl/interest](https://abnamro.nl/interest). You can also ask the bank for the percentages of interest to be received or paid.

The balance on your account can decrease through the deduction of interest to be paid. Please ensure there is sufficient balance on your account to meet the costs of your payment account and any interest.

## 8. Value date

The value date refers to the day on which an amount credited or debited to an account starts or ceases to earn interest.

For Consumer Payment Services, the following applies. The value date is the date on which the amount is credited to or debited from your payment account by the bank. This applies if no currency exchange is necessary.

Payments received from abroad may be credited at an earlier date than the value date. In that case, the value date is the date on which the bank receives the amount.

## 9. Addressing paper credit transfer instructions

Paper credit transfer instructions should be sent to the following address:

ABN AMRO Bank N.V.

P.O. Box 77777

3000 MA Rotterdam

## 10. Complaints

The easiest way to notify us of any complaints regarding the services provided by the bank is through the telephone number 0900 - 0024. If you are an ABN AMRO MeesPierson customer, you can contact Private Assistance. You can find the contact details on this page. If you are not satisfied with the answer provided, you may write the bank and ask them to reassess your complaint. You can find more information regarding the complaints mechanism at [abnamro.nl](https://abnamro.nl). Should this nevertheless fail to resolve your issue, you may file your complaint with the Complaints Institute Financial Services [“Klachteninstituut Financiële Dienstverlening”]. You can find more information on [kifid.nl](https://kifid.nl).

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ABN AMRO Bank N.V., gevestigd te Amsterdam.  
Handelsregister K.v.K. Amsterdam, nr 34334259.

Are you an ABN AMRO MeesPierson customer?  
If so, please contact Private Assistance on  
+31 (0) 20 343 43 43.

Available on:

- Monday to Friday: 8.00 a.m. - 9.00 p.m.
- Saturday: 9.00 a.m. - 5.30 p.m.
- Closed on Sundays and public holidays.

