Corporate Payment Charges 2027

ABN·AMRO

January 2027

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	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	€ 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
Foreign Currency account	€ 8.00	per account	per month
G-account (blocked account)	€ 9.90	per account	per month
Third Party account	€ 5.90	per account	per month
Stamrecht BV account	€ 5.90	per account	per month
Basic business account (4)			
• Account opening fee	€ 250.00	per account	one-off
• Monthly fee	€ 110.00	per account	per month

Ended business payment account			
The fee for an additional standalone payment account also applies if your account has been closed while the bank continues to hold funds on your behalf. This may occur if the bank is unable to contact you because your contact details are incorrect or unavailable, or if you do not respond to the bank's requests. The bank must still perform administrative activities in relation to the account.			
Ended business payment account	€ 1,90	per account	per month

Fees for international clients			
Maintenance fee Dutch international residents	€ 105.00	per company	per month
Maintenance fee non-Dutch residents EEA (3)	€ 110.00	per company	per month
Maintenance fee non-Dutch residents non-EEA	€ 270.00	per company	per month

Customer due diligence fee			
Sole proprietorship, commercial partnership (VOF), public partnership	free		
Private limited liability company under the law of The Netherlands (BV), cooperative, religious organisation, limited partnership (CV), Asssociation, foundation, other legal forms	€ 7.50*	per entity	per month
Public limited liability company under the law of The Netherlands (NV) and legal form recognised in another country (5). Legal entities with a UBO or director outside the EEA	€ 20.00*	per entity	per month

For certain Homeowners' Association (HOA) administrators, specific rates apply.
Please visit: abnamro.nl/vvegrootbeheer

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		

Credit Cards			
ABN AMRO Business Card	€ 3.31	per card	per month
ABN AMRO Corporate Card	€ 3.75	per card	per month

Online Banking

Internet Banking			
First user	€ 5.00		per month
Second and each subsequent user	€ 1.90	per user	per month
Replacement e.dentifier	free		

* excl. 21% VAT

Access Online			
Per user	€ 6.90		per month

ABN AMRO Bookkeeping			
ZZP package	€ 9.95*	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*	This package includes multiple users, a maximum of 15 sales invoices and a maximum of 30 receipt scans	per month
MKB package	€ 29.95*	This package includes unlimited users, unlimited sales invoices and unlimited receipt scans	per month

Bookkeeping Connection			
1st account	€ 3.25*	per account	per month
2nd account up to and including 4th account	€ 1.50*	per account	per month
from the 5th account	free		

Payments within the Netherlands and other SEPA countries (in euro) (6)

Cashless transfers		
Credit transfers		
Fees for creditor	**per transfer**	
SEPA credit transfer	€ 0.15	
Urgent transfer (surcharge)	€ 1.50	
Fees for debtor	**per transfer**	
SEPA credit transfer	€ 0.13	
SEPA credit transfer via form	€ 3.00	
SEPA batch payment (7)	€ 0.13	+ € 2.10 per batch
SEPA batch payment via Corporate Payment Services (CPS) (7)	€ 0.15	+ € 4.50 per batch
iDEAL payment	€ 0.13	
Standing order	€ 0.55	per transfer
Urgent transfer (surcharge)	€ 5.50	
SEPA credit transfer via a bank employee (surcharge)	€ 16.00	
Direct Debit		
Fees for creditor	**per transfer**	
SEPA Direct Debit	€ 0.13	+ € 2.10 per batch
SEPA Direct Debit via Corporate Payment Services (CPS)	€ 0.15	+ € 4.50 per batch

* excl. 21% VAT

Request for cancellation SEPA Direct Debit (8)	€ 1.65		
Refusal SEPA Direct Debit (9) (13)	€ 0.40		
Reject SEPA Direct Debit (10) (13)	€ 0.40		
Refund SEPA Direct Debit (11) (13)	€ 0.40	initiated by debtor	
Return SEPA Direct Debit (12) (13)	€ 0.40	initiated by bank	
Reversal SEPA Direct Debit (14)	€ 1.65		
Refund of unauthorised Direct Debit (15)	€ 70.00		
SEPA Direct Debit contract (16) and Subscription fee Direct Debit e-Mandates (17)	€ 15.00	per contract	per month
New or amended Direct Debit e-Mandate SEPA Core (18)	€ 0.35*	per Mandate	
New, amended or cancelled Direct Debit e-Mandate SEPA B2B (19)	€ 0.50*	per Mandate	
Fees for debtor	**per transfer**		
Refused SEPA Direct Debit (20)	€ 0.40		
SEPA Direct Debit (21)	€ 0.13		
New, amended or cancelled Direct Debit e-Mandate SEPA B2B (22)	€ 0.25*	per Mandate	
Refund SEPA Direct Debit (23)	€ 0.40	initiated by debtor	
Refund SEPA Direct Debit (24)	€ 0.40	initiated by bank	

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	
Wero via DPSP (Distributing PSP)			
Set-up fee	€ 50.00*		one-off fee
Subscription fee	€ 25.00		per month
Wero Self Built (incl. via Collecting PSP)			
Subscription fee Wero Self Built	€ 25.00*		per month
Wero Transaction fees			
Wero Netherlands	€ 0.29*	per transaction, max € 2.75*	

* excl. 21% VAT

Wero Basic	€ 0.25 + 0.25%*	per transaction, max € 2.75*
Wero Advanced	€ 0.25 + 0.35%*	per transaction, max € 3.75*
Wero One-Click	€ 0.25 + 0.45%*	per transaction, max € 4.75*
Transaction processing	€ 0.01	

The maximum fee applies to transactions with a value exceeding € 1,000. The transaction processing fee of € 0.01 applies to all transactions listed above.

Wero Disputes		
Chargeback	€ 22.00*	
Representment	€ 48.00*	
Arbitration	€ 354.00*	
Independent review	€ 560.00*	

These fees will only be charged if the decision is not in your favour.
For more information about Wero, please visit our product page: abnamro.nl/ideal-to-wero

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

Cash

Cash deposits via Geldmaat		
Sealbag deposits		
• via sealbag machine	€ 5.80	per deposit + € 0.0635 per banknote
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 (25)	€ 5.30	per deposit

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

* excl. 21% VAT

Investigations in the Netherlands		
Investigation/Inquiry fee (27)	€ 50.00	
Return payment handling fee (27)	€ 50.00	

Payments outside SEPA or in foreign currency (6)

Debit Card payments		
Payments via terminal and online payments in foreign currency with a debit card	€0.15	+ 1,2% commission

Cashless transfers		
Fees for creditor		
International transfer (electronic)	€ 12.00	
Fees for debtor		
International transfer (electronic)	€ 12.00	
Surcharges (28)		
• Manual supplement charge (29)	€ 20.00	
• Non-IBAN tariff (30)	€ 7.00	
• Non-digital delivery	€ 90.00	
• OUR costs (all costs for ordering customer) (31)		foreign bank charges by country (pdf)

Cash		
ATM foreign currency withdrawal using debit card	€ 2.25	+ 1.2% commission

International investigation		
Investigation/Inquiry fee (27)	€ 50.00	
Stop Payment (27)	€ 50.00	
Return payment handling charge (27)	€ 50.00	
Copy swift message	€ 35.00	

Reporting

Account information			
Digital transaction information	€ 0.088	per reported transaction	per contract
• Batch details (32)	€ 0.015	per reported transaction	per contract
• Aggregate (33)	€ 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	€ 5.50*		

* excl. 21% VAT

Other reports		
Enclosure list (34)	€ 3.00	per page
Monthly report (34)	€ 3.00	per page
Track & Trace	€ 25.00	per month
Worldline report		
• on paper	€ 0.055	per transaction + € 0.60 per transaction type
• Status report via Corporate Payment Services (CPS) (35)	€ 0.0005	+ € 2.25 per batch

Bank statements		
Standard bank statement	€ 80.00*	per entity with a maximum of € 600.00
Bank statement new BV or NV	€ 50.00*	
Solvency statement	€ 150.00*	
Bank Reference letter	€ 33.06*	

Fees for Administrators		
Fee per case file per month		
Number	**Prijs per cliëntdossier per maand**	
• 1 to 50 case files	€ 1.50	per case file per month
• 51 to 200 case files	€ 1.10	per case file per month
• 201 to 400 case files	€ 1.00	per case file per month
• 401 to 600 case files	€ 0.90	per case file per month
• 601 to 1,000 case files	€ 0.80	per case file per month
• 1,001 or more case files	€ 0.70	per case file per month
For more information on this topic, visit abnamro.nl/bewindvoerder		

Documentary Collections		
Commissions		
Collection commission	€ 240.00 € 100.00	for web-based submissions or submissions via standard ABN AMRO form for all other submissions
Direct Collections commission	€ 200.00	
Deferred payments, incl. direct collections	€ 50.00	
Options		
Amendments	€ 75.00 € 125.00	per amendment, if submitted through a digital channel or using the standard ABN AMRO instruction form, plus any processing fees if the amendment requires the direct debit to be resubmitted to a new party. surcharge, for all other submission methods
Discounting	€ 200.00	plus discount percentage

* excl. 21% VAT

Protest charges	€ 100.00	plus the charges for having drawn up the deed of protest
Aval Commission		guarantee commission applies. See Risk Commission for Guarantees and Standby L/Cs
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	€ 40.00	for Bills of Lading (B/L), the fee applies per set of B/Ls

Letters of Credit (L/Cs), Guarantees & Standby L/Cs		
Commissions		
New application	€ 125.00 € 100.00	when submitted through a digital channel or using the standard ABN AMRO instruction form. A processing commission will be charged for reactivating an expired Import L/C surcharge, for all other submission methods
Risk fee Guarantees and Standby L/Cs (37) (38)		
• 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
Risk fee is standard 1,25% per annum (with a minimum of € 50.00 per month) when a cash cover is used as collateral.		
Risk fee Documentary L/Cs (39)		
• 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	2.00%	per annum with a minimum of € 75.00 per month
Risk fee is standard 1,25% per annum (with a minimum of € 75.00 per month) when a cash cover is used as collateral.		
Advising export L/C	€ 150.00	for non-account holders € 400.00 will be charged.
Advising incoming guarantee	€ 200.00	for non-account holders € 400.00 will be charged. This also applies to the first transaction of your company and/or a new entity
Advising of Amendment	€ 75.00	for non-account holders € 150.00 will be charged.
Document examination L/C	€ 100.00	plus 0.15% (minimum € 150.00) of the amount of drawing
Options L/Cs		
Draft L/C	€ 150.00	a surcharge of € 120.00 per hour applies for exceptional additional work
Amendments**	€ 75.00 € 125.00	per amendment, for web-based submissions or submissions via standard ABN AMRO form surcharge, for all other submission methods
Document pre-examination	€ 110.00*	per presentation, per hour with a minimum of € 200.00
Discrepancy fee/revised documents	€ 150.00	per presentation

* excl. 21% VAT
** This fee also applies if the wording provides for an automatic extension, reduction or other automatic amendment

Discounting	€ 200.00	plus discount percentage
Deferred payment/Acceptance (40)		percentage per year to be determined per deferred payment/ acceptance with a minimum of € 75.00 per month
Confirmation commission (40)		percentage per year to be determined per letter of credit per confirmation with a minimum of € 250.00
Commitment to Pay/Accept/Negotiate (40)		percentage per year to be determined per letter of credit per commitment with a minimum of € 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	€ 40.00	for Bills of Lading (B/L), the fee applies per set of B/Ls
Assignment of proceeds	0.25%	(minimum € 1,000.00) charged over the amount of the assignment
Options Guarantees		
Draft L/C	€ 150.00	a surcharge of € 120.00 per hour applies for exceptional additional work
Amendments**	€ 75.00 € 50.00	per amendment, for web-based submissions or submissions via standard ABN AMRO form surcharge, for all other submission methods
Claim handling	€ 250.00	per claim (legal costs not included)
Duplicate guarantee	€ 125.00	per duplicate
Termination request	€ 50.00	in the event of termination before the agreed expiry date or in the case of open-ended bank guarantees

Extradeal		
Extradeal setup fee	€ 250.00	

General		
Consultancy and support (36)	€ 45.00	a surcharge of € 120.00 per hour applies for exceptional additional work
Urgent processing	€ 150.00	

Communication		
SWIFT***	€ 25.00	per message
Postal/Courier charges	€ 20.00 € 40.00	per postal item mailed within the Netherlands per postal item mailed outside the Netherlands (41)

** This fee also applies if the wording provides for an automatic extension, reduction or other automatic amendment
*** This fee also applies to the sending of a tracer.

(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) Companies in the BES islands (Bonaire, Sint Eustatius and Saba) are subject to the maintenance fee non-Dutch residents EEA.
(4) This fee applies to specific high-risk sectors.
(5) Only applicable for entities with a business address in The Netherlands. This fee does not apply if the fee for non-Dutch residents (EEA or non-EEA) is already being paid.
(6) 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, Switzerland and Vatican City.
(7) Plus € 0.01 per transaction when uncompressed.
(8) 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.
(9) 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'.
(10) 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.
(11) 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.
(12) 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.
(13) 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.
(14) 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.
(15) 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.
(16) A direct debit contract may contain multiple direct debit types and multiple creditor accounts. However, the fee is always charged per contract.
(17) 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.
(18) This will be charged each time your client signs or amends a Direct Debit e-Mandate SEPA Core on your website.
(19) This will be charged each time your client signs, amends or cancels a Direct Debit e-Mandate SEPA B2B on your website.
(20) 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.
(21) 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.
(22) You have signed, amended or cancelled a Direct Debit e-Mandate SEPA B2B.
(23) 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.

(24) 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.
(25) 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.
(26) This tariff does not include costs from Worldline or other banks. Handling charges of ABN AMRO are included.
(27) Surcharge on top of the standard pricing for an electronic international transfer.
(28) Fee for completing and/or correcting an incomplete and/or incorrect transfer.
(29) Compensation for the fee that the receiving bank charges for executing an outgoing foreign payment without IBAN.
(30) 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.
(31) 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.
(32) Some transaction types can be aggregated upon your request. They will then be booked into 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.
(33) Enclosure list and monthly report are no longer actively sold.
(34) All individual transactions will be reported back.
(35) 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.
(36) Examples include: providing copies of (SWIFT) messages, providing additional copies of documentation (e.g. guarantee wording), providing transaction overviews, inquiries regarding the shipping status of documents, forwarding documents to third parties (excluding delivery costs), sending additional (SWIFT) messages (excluding delivery costs), correcting incomplete and/or incorrect applications, amendments to coverage, support and advisory services, and other additional work.
(37) Plus any charges incurred by the foreign bank if the guarantee must be issued through a local bank abroad.
(38) Risk commission for (aval) guarantees and Standby L/Cs is charged per calendar month on the outstanding balance during the term (any part of the month will be charged as a whole month).
(39) The risk commission for Documentary L/Cs is calculated on a daily basis on the outstanding balance of the Letter of Credit.
(40) Confirmation commission and Commitment to Pay are calculated on a daily basis on the outstanding amount of the Letter of Credit. Deferred payment/Acceptance and Commitment to Accept/Negotiate are calculated on a daily basis based on the drawn amount of the Letter of Credit.
(41) International courier charges: We reserve the right to apply a surcharge to courier costs in cases of force majeure, including disruptions resulting from conflicts in affected countries, in order to cover any additional costs incurred.

All fees are exempt from VAT unless stated otherwise. Modifications reserved, fees per 1 January 2027.