Conditions of Quarterly Savings

ABN·AMRO

October 2026

Summary of Conditions of Quarterly Savings

This is a translation of the original Dutch text. In the event of any disparity between the Dutch original and this translation, the Dutch text will prevail.

1. Quarterly Savings features

The table below summarises the main features of Quarterly Savings.

Feature	Meaning
What is Quarterly Savings?	Quarterly Savings is a savings account that lets you deposit and withdraw your savings at any time. Besides interest at the basic rate, the bank also calculates bonus interest on savings kept in your savings account until the end of the quarter, including on any amounts you deposit during the quarter and keep in the savings account until the end of that quarter. For amounts withdrawn during a quarter, the bank only calculates the basic interest up to the date of withdrawal.
Who is this product intended for?	Private retail customers and private pension companies (pensioen-BVs).
Is a current account required?	Yes, you need to have a current account in the same name.
Can I always withdraw money from Quarterly Savings right away?	Yes, Quarterly Savings lets you withdraw your savings at any time.
What is the interest rate for Quarterly Savings?	The interest rate for Quarterly Savings is a variable rate. Both the basic and bonus interest rate are subject to change at any time.

2. Opening Quarterly Savings

You can open Quarterly Savings free of charge.

3. Using Quarterly Savings

You can put money into the account at any time. You make deposits by transferring an amount in euros to your Quarterly Savings.

4. Making withdrawals from Quarterly Savings

You can withdraw your savings at any time. There is no fee for withdrawals. You make withdrawals by transferring an amount to your linked account.

5. Interest

The interest rate for Quarterly Savings is a variable rate. Both the basic and bonus interest rate are subject to change at any time.

6. Closing Quarterly Savings

You can close your Quarterly Savings free of charge. If there are still savings in your Quarterly Savings, make sure you transfer them to your linked account first before closing the account. Any negative balance must be cleared so that the balance is zero or positive before the account can be closed.

7. About these terms and conditions

These terms and conditions apply to all Quarterly Savings you open with us.

8. Changes to terms and conditions

This article specifies when we may change these terms and conditions and how we notify you of any changes.

9. Does the Dutch Deposit Guarantee Scheme apply?

Quarterly Savings is covered by the Dutch Deposit Guarantee Scheme.

Contents of Conditions of Quarterly Savings

Conditions of Quarterly Savings

1. Quarterly Savings features

1.1 What is Quarterly Savings?
Quarterly Savings is a savings account that lets you deposit and withdraw your savings at any time. If the interest rate is positive, the bank also calculates bonus interest on savings kept in your savings account until the end of the quarter. The bank also calculates bonus interest on any amounts you deposit during a quarter that you keep in the savings account until the end of the quarter. For amounts withdrawn during a quarter, the bank only calculates the basic interest up to the date of withdrawal.

1.2 Who is Quarterly Savings intended for?
We can open a Quarterly Savings for private retail customers and private pension companies (pensioen-BVs).

1.3 Is a current account required?
To be able to open Quarterly Savings, you will need a current account in the same name with the bank.

In these terms and conditions, the bank defines 'linked account' as a euro-denominated savings or current account you hold with the bank in the same name.

1.4 What is the interest rate for Quarterly Savings?
The interest rate for Quarterly Savings is a variable rate. Both the basic and bonus interest rate are subject to change at any time. See Section 4 of these terms and conditions for more about interest on your Quarterly Savings.

1.5 Can Quarterly Savings be used with currencies other than the euro?
Quarterly Savings can only be opened in euros.

2. Opening Quarterly Savings

2.1 Can I open multiple Quarterly Savings?
Yes. You can open multiple Quarterly Savings.
We may set a limit for the total number of Quarterly Savings you can have in your name and jointly in your name and the name or names of one or more joint account holders. You can find more details about this at abnamro.nl/quarterlysavings

2.2 Can Quarterly Savings be a joint account?
Yes. See Article 20 of the Client Relationship Conditions for more about joint accounts and how these work. This article also applies to Quarterly Savings.

2.3 Is there a fee to open Quarterly Savings?
No. Opening a Quarterly Savings is free of charge.

2.4 Does the right of withdrawal apply to Quarterly Savings?
Yes, you can close this account within 14 days of opening it. You do not need to give a reason for doing so. If you exercise your right of withdrawal, you will not receive any interest. Only private customers have a right of withdrawal. The right of withdrawal does not apply to business clients.

3. Using Quarterly Savings

3.1 When can I put money into my Quarterly Savings?
You can put money into the account at any time.
You make deposits by transferring an amount in euros to your Quarterly Savings. There is no fee for depositing money into the account.

3.2 Can I always withdraw money from my Quarterly Savings right away?
Yes, you can always withdraw money from your Quarterly Savings right away. There is no fee for withdrawals. You make withdrawals by transferring an amount to your linked account.

4. Interest

4.1 What interest will I receive on Quarterly Savings?
The bank calculates interest on the balance in your account. The interest rate can be positive, negative or 0%. The bank may change the rate at any time.

For more information about current interest rates and how interest is calculated, see abnamro.nl/interest

4.2 When will I receive interest on Quarterly Savings?

Your interest will be booked to your Quarterly Savings on 31 December, 31 March, 30 June and 30 September. The interest will be visible in your account after two working days.

4.3 How are interest and balance classes calculated for Quarterly Savings?

The bank calculates the basic interest based on the number of days that your balance was held in the savings account. The bank calculates bonus interest on the savings held in the savings account for an entire quarter. The bank also calculates bonus interest on any amounts you deposit during a quarter that you hold in the savings account until the end of the quarter. For amounts withdrawn during a quarter, the bank only calculates the basic interest up to the date of withdrawal.

In the event that the interest rate is negative, the balance on your account may decrease as a result of deducting negative interest. Under such circumstances, you must take care to maintain a sufficient balance. If, as a result of this deduction, you end up overdrawn on your savings account without authorisation, you must immediately supplement this and you will pay debit interest.

In the event of a negative interest rate, the bank can debit the total interest due from one of your current or savings accounts. The bank can debit negative interest per month or per quarter.

The bank can determine which interest rate is applicable above a certain balance. This results in 'balance classes'. Interest rates and balance classes are not fixed.

A balance class can also apply to the combined balances on the current and/or savings accounts in your name and in the name of you and joint account holder(s). This is referred to as the total balance.
The balance that you hold with joint account holder(s), will be divided in equal shares for each joint account holder in the calculation of their total balance.

In the event of specific circumstances, such as developments in the money and capital markets, the bank can charge a negative interest rate on one or more balance classes.

You can find further information about this on abnamro.nl/interest

4.4 How does the bank keep me informed of interest rates, balance classes and the maximum number of accounts?

The current interest rates, balance classes and maximum number of savings accounts that may be held can be found at abnamro.nl/interest or can be requested from the bank.

4.5 How much advance notice will the bank give me of changes to interest rates or balance classes?

The bank will inform you of any changes in the interest rates or balance classes in one of the following ways:
- publication at abnamro.nl/interest;
- by letter or electronic message to you.
- The bank will announce the introduction of a negative interest rate at least 14 days in advance.
- The bank will inform you at least 14 days in advance of any change to the balance classes.

5. Closing Quarterly Savings

5.1 How do I close Quarterly Savings?

You can close your Quarterly Savings at any time, provided the balance is zero. There is no fee to close the account.

If there are still savings in your Quarterly Savings, make sure you transfer these savings to your linked account before closing the account. Any negative balance must be cleared so that the balance is zero or positive before the account can be closed.

When closing Quarterly Savings, the bank will post interest to your linked account in the following month or in the first month of the following quarter at the latest.

Once your Quarterly Savings has been closed, the bank can no longer execute any orders relating to this savings account.

5.2 What happens to the Quarterly Savings balance when there is no linked account?

If amounts cannot be transferred to your linked account, the bank will hold your savings in one of its own accounts. You will not receive any interest on these savings and the bank may charge negative interest.

5.3 When can the bank close Quarterly Savings?

The bank reserves the right to close your Quarterly Savings if you have no savings in this savings account for a period of 12 months or if you breach these terms and conditions or the General Conditions of ABN AMRO Bank N.V.

6. Other provisions

6.1 Where can I find my account statements?

If you have access to Internet Banking and/or the ABN AMRO app, you can check an up-to-date list of all your transactions at any time. You can find electronic account statements on Internet Banking and/or in the ABN AMRO app. If you have arranged this with us, you will also receive paper account statements. You may be charged for this.

7. About these terms and conditions

7.1 What do these terms and conditions apply to?

These terms and conditions apply to Quarterly Savings.

7.2 How do I interpret these terms and conditions?

References to 'you' or 'your' in these terms and conditions are references to you as our client. References to 'we', 'us' and 'our' in these terms and conditions are references to ABN AMRO Bank. References to 'we together' in these terms and conditions are references to you as our client and the bank jointly.

7.3 What other conditions apply?

In addition to these terms and conditions, Quarterly Savings is also subject to:

- the General Conditions of ABN AMRO Bank N.V. (Algemene Voorwaarden ABN AMRO Bank N.V.), which are the General Banking Conditions and the Client Relationship Conditions; and
- the Dutch Deposit Guarantee Scheme Information Sheet

8. Changes to terms and conditions

8.1 When can we make minor changes to these terms and conditions?

We may change these terms and conditions if it concerns minor and simple changes or changes that work in your favour. This includes rephrasing conditions to make them clearer and adding further features to our Quarterly Savings product.

8.2 When are we always authorised to change these terms and conditions?

We may also change these terms and conditions to bring them into line with changes to legislation and regulations and changes in the interpretation or application of the law and/or regulations (for example due to a court ruling, a ruling by a complaints or disputes committee or a ruling/opinion of a regulator or other authority). This includes adding information to the conditions.

8.3 When else are we authorised to change these terms and conditions?

Since you can open Quarterly Savings with us over a very long time, it would be impossible for us to formulate these terms and conditions with your first Quarterly Savings in such a way that they will also always fit any Quarterly Savings you may open in the future. This is why we are also authorised to change these terms and conditions if we have a valid reason to do so, such as due to changing circumstances or policy. A change on account of such reasons will be permitted only if it does not significantly and unjustifiably alter the balance between your rights and obligations and ours to your detriment.

If we proceed to change these terms and conditions, we will always explain to you why and what the main consequences are. All Quarterly Savings will then be governed by the new terms and conditions. If you cannot accept the change, you must close your Quarterly Savings. If you keep using your Quarterly Savings, it will be governed by the most recently changed terms and conditions.

8.4 How do we notify you of changes to these terms and conditions?

We will notify you of changes to these terms and conditions before they take effect. Details of changes as specified in Section 8.1 will be posted on our website at least one week before the change takes effect. In case of changes as specified in Sections 8.2 and 8.3, we will give you at least two months' notice through one of our communication channels.

9. Questions and complaints

Do you have any questions?

You can contact the bank by telephone on 0900 - 0024*.

If you bank with ABN AMRO MeesPierson, please call +31 (0)20 343 43 43.

Do you have a complaint?

Satisfied clients are important to us. If you have a complaint, please let us know at abnamro.nl/klachtenregeling. The bank will always endeavour to find the best solution for a complaint. Not satisfied with the solution offered?

Please write to:
ABN AMRO Bank N.V.
Complaints Management department
[Afdeling Klachtenmanagement]
P.O. Box 283
1000 EA Amsterdam
Netherlands

The Complaints Management department will handle your complaint. If you are a consumer client and are not satisfied with the outcome, you have three months in which to submit your complaint to the: Dutch Institute for Financial Disputes
[Klachteninstituut Financiële Dienstverlening (Kifid)]
P.O. Box 93257
2509 AG The Hague
The Netherlands
Tel.: +31 (0)70 333 89 99

For more information, please visit kifid.nl

If you bank with ABN AMRO MeesPierson, please call +31 (0)20 343 43 43.

You can also submit your complaint to the courts.

ABN AMRO Bank N.V. has its registered offices at Gustav Mahlerlaan 10 (1082 PP) in Amsterdam (Netherlands). The telephone number is 0900 - 0024*. The internet address of ABN AMRO Bank N.V. is abnamro.nl

ABN AMRO Bank N.V. holds a banking licence from the Dutch Central Bank (De Nederlandsche Bank N.V., Frederiksplein 61, 1017 XL Amsterdam, dnb.nl) and is listed in the register of the Dutch Authority for the Financial Markets [Autoriteit Financiële Markten (AFM), Vijzelgracht 50, 1017 HS Amsterdam, afm.nl] under number 12020215. ABN AMRO Bank N.V. is licensed to offer savings products.

The Dutch Deposit Guarantee Scheme protects money you have deposited with ABN AMRO Bank N.V. from €0.01 to €100,000. This protection applies per person, and covers the total amount you have in your current and savings accounts. For more information about this scheme, see abnamro.nl/garantieregeling, call 0900 - 0024* or visit depositogarantie.nl

ABN AMRO Bank N.V. is listed in the Trade Register of the Amsterdam Chamber of Commerce under number 34334259. The VAT identification number of ABN AMRO Bank N.V. is NL820646660B01.

* Usual call charges apply. Your phone service provider sets these charges.