

Banking with ABN AMRO

How to get started!

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Instructions

Congratulations on opening your ABN AMRO bank account!

Your account will be ready to set-up and use after you have received your letters, you will receive the following, in random order.

Letters to receive:

1. Your personal debit card
2. Your personal 4-digit Pin code
3. The activation code (instructions are mentioned in the letter)

These letters will arrive in about 1-2 weeks after receiving the mail your account has been opened.

Activate your debit card

You can activate your debit card by phone. Please follow the instructions in the letter with the activation code procedure. The phone number to activate your debit card is:

- ▶ **0800 – 024 07 21**, when dialling from a Dutch number
- ▶ **+31 10 241 17 21**, when dialling internationally

Find more information here:

<https://www.abnamro.nl/en/personal/payments/debit-card>

Activate your Mobile Banking App

If you are about to start using the ABN AMRO app for the first time, it will take a few steps to install it on your smart device. We will help you on your way. Please follow the next steps:



Download the ABN AMRO App

On an IOS or Android device



Please have your debit card and ID ready

You need this to activate the ABN AMRO app



Open the app and tap “activate the app”

Follow all the steps to activate the app

Find more information here:

<https://www.abnamro.nl/en/personal/internet-and-mobile>

Internet Banking

Go to the login screen on abnamro.nl/en. Here you will see a QR-code with the ABN AMRO logo. Scan this code with the ABN AMRO app like mentioned in the instructions underneath the QR-code. Login with your personal identification code. See step-by-step how this works:

1. Open the ABN AMRO app on your device. Tap the icon in the upper left corner to open the scanner. Scanning the QR-code will only work via the ABN AMRO app, not via your camera.
2. Scan the QR-code. Aim your device camera at the QR-code. The code will be scanned. You get a message to login on Internet Banking. Tap "continue".
3. Enter your 5-digit personal identification code. The app will mention that you can continue on your computer. Now you are successfully logged in.

Manage your account

Please take some time to get familiar with your banking environment on your device or on the website. There is a lot you can manage yourself. For example:

- ▶ **Updating personal details** (Address, phone number, E-mail, BSN), go to **profile** (self-service) -> **Personal details**. Also check if your tax details are up-to-date.
- ▶ **Updating your debit card** (payment profile, limits, replace or block), to use your card outside of Europe or adjust other settings, go to **profile** (self-service) -> **Debit Cards** (select the debit card you want to update). On this page you are able to **replace**, **block** or **request** a second debit card. Underneath these options you can add your debit card to **Google Pay** or **Apple Pay**. When selecting **General Settings** you can adjust your card to use only in Europe or change this to world. Here you can also change your card limits and request us to **resend the pin code**.

Keep your information up-to-date

Please make sure to change your personal details online when they are changed. A new phone number, Email or address is changed easily and makes that we as a bank can stay in touch with you when necessary.

Became a client with us with no BSN? Please make sure to update your BSN when you have received your BSN (within 6 months).

Became a client with a temporary address or on your company address? Please make sure you update your official address as soon as possible (within 3 months).

Frequently asked questions

We can understand that there are a lot of questions about how to use everything regarding banking with ABN AMRO. We have combined most asked questions down here.

What can I do with my ABN AMRO debit card?

Your debit card is a Mastercard debit card. With these debit cards you can do international payments anywhere Mastercard is accepted. For being able to use your debit card outside the European payment region, you can change this setting to world in our mobile app. **Please note:** For some international (online) transactions, such as car rentals or hotel bookings, your debit card is not always accepted. Unless you have the option to pay with iDEAL.



How can I make a contactless payment?

With debit card: Contactless payments are common to use now-a-days. Payments without your pin code are possible with a maximum of €100,- a day. Just tap the side of the payment terminal.

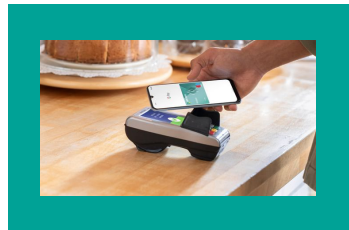
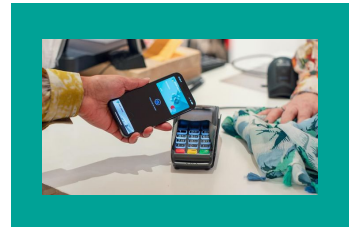
- ▶ € 50,- per payment without pin code.
- ▶ € 100,- maximum per day without pin code.
- ▶ Exceeding € 50,- per transaction or € 100,- a day is possible by entering you pin code with the transaction.

With Apple Pay: Easy to pay with your Iphone or Apple Watch.

How to set-up: go to **profile** in your ABN AMRO app -> **Debit Cards** (select the debit card you want to add). Underneath you can add your debit card to **Apple Pay**. Check the terms and conditions and walkthrough the steps as mentioned in the app.

With Google Pay: Easy to pay with your Android phone

How to set-up: go to **profile** in your ABN AMRO app -> **Debit Cards** (select the debit card you want to add). Underneath you can add your debit card to **Google Pay**. Check the terms and conditions and walkthrough the steps as mentioned in the app.



How to deposit cash?

After receiving your debit card, you are able to deposit cash at some Geldmaat ATM's. In The Netherlands banks do not handle cash money themselves, nor do they have their own ATM's. With the ATM's of Geldmaat you are able to take out cash or withdraw cash at some terminals. You can also take out cash without your debit card and to scan a QR-code on the screen of the ATM with your ABN AMRO app.



Find more information here:

<https://www.abnamro.nl/en/personal/payments/cash>

How to apply for a savings account?

A savings account is free to open and free to use. It allows you to put money aside and receive a little bit of interest as well. Opening takes only a few minutes of your time and you can use it straight away. Follow the steps:

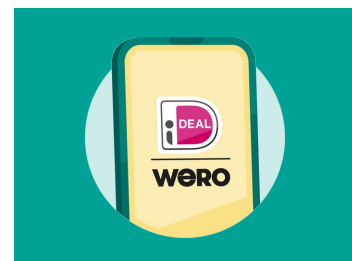
1. Open the ABN AMRO app and login.
2. Go to "Savings" on the top bar in the app
3. Click on "New savings account" to open a new savings account.
4. Follow the steps and instructions in the app.

Find more information here:

<https://www.abnamro.nl/en/personal/savings>

What is iDEAL?

iDEAL enables you in The Netherlands to do your online purchases. This is possible with scanning a QR-code or to directly being re-directed to the ABN AMRO app while shopping on a website on your phone. You just safely directly pay with your ABN AMRO app. In the near future iDEAL is going to be replaced with Wero, this is a new system making iDEAL working in more European countries.



Find more information here:

iDEAL: <https://www.abnamro.nl/en/personal/payments/making-payments/ideal>

Wero: <https://www.abnamro.nl/en/commercialbanking/products/payments/ideal-to-wero.html>

How to do International transfers?

For international transfers you need some information. Please check all information you need:

- ▶ **BIC/SWIFT code:** for transfers to your ABN AMRO account: **ABNANL2A**
 - ▶ **IBAN:** the same as your account number, as: **NL##ABNA...**
 - ▶ **Bank address:**
 - Name Bank: **ABN AMRO Bank N.V.**
 - Street: **Gustav Mahlerlaan 10**
 - Postal Code: **1082 PP**
 - City: **Amsterdam**
 - Country: **The Netherlands**
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How to apply for a credit card?

After receiving at least one month of income into your account and updating us with your BSN, you are able to apply for a credit card via our app or website.

- ▶ **Purchase insurance** against theft, loss and damage for 180 days.
- ▶ **Worries left behind** with flight and luggage delay insurance.
- ▶ **Secure payments** online or in shops.

Find more information here:

<https://www.abnamro.nl/en/personal/payments/creditcards>

Where to find banking fees?

Banking has some fees sometimes. Using your card in the Euro currency region is mostly free besides your monthly fee. But sometimes there are costs involved when taking out cash from some companies ATM's or when dealing with another currency. Depositing cash always costs money. You can easily find the information you are looking for on our website.

Find more information here:

<https://www.abnamro.nl/en/personal/payments/fees>

How to keep in touch with ABN AMRO?

Banking has changed a lot the last few years. Most conversations with our clients are now-a-days by phone or Video Banking. Besides, most things you arrange yourself in your app now.

The ease, with your app you can call us identified, what makes we can help you quicker. Just press “help” in your app, scroll down and call us. Just select the subject and we connect you to the advisor that is able to help you the best.

Sometimes we still need an appointment with an advisor. This mostly takes place via Video Banking. The meeting takes place in a Video call with an advisor, from your home or office on a PC or smart device with camera.



Find more information here:

<https://www.abnamro.nl/en/personal/contact/video-banking>

Useful apps from ABN AMRO?

We have mentioned our app a lot before. Besides our regular ABN AMRO app we also have developed Tikkie, an app to send a payment-link to let someone pay you back via iDEAL.

ABN AMRO App



Secure, fast and easy

- ✓ For your everyday banking and more
- ✓ With the high level of security you've come to expect from us
- ✓ Also for logging in to Internet Banking on your PC or laptop



Tikkie App



- ✓ Send payment requests via WhatsApp
- ✓ Direct payments with the QR code
- ✓ Anyone can pay a Tikkie
- ✓ Deposits paid straight back into your account
- ✓ Cashback deals on your favourite products



Buying a home in The Netherlands?

There is a lot to consider when buying a home, especially as an expat in another country it can be overwhelming. You might have a lot of questions. Luckily we have the expertise to aid you. Our experts are ready to assist you. Just answering questions or to help you with the mortgage.

Find more information here:

<https://www.abnamro.nl/en/personal/mortgages>

Are there any events for expats?

Our International clients department arranges (digital) events throughout the year. There are different ones we organize, most of them regarding buying a home in The Netherlands as an expat. While also other subject can pass on.

During these free events we give you all the information you need regarding the subject. Our experts are there to give the information and answer your questions.

Find more information here:

<https://www.abnamro.nl/en/personal/specially-for/expats/events>

What to do when leaving The Netherlands permanently?

There is a time to come and a time to go is what we say in The Netherlands. When deciding to leave The Netherlands permanently there are also changes for banking with us. Sometimes you are able to keep your account. Sometimes it is not possible to keep your account with us. Please always update your personal details with us. Like your new phone number and address. You are able to close your account via our app: **“Help”** -> **“Account(s)”** -> **“Closing account”**
