

International student manual

Thank you for your interest in ABN AMRO's Student Package. We will inform you in this manual about the services we have to offer and give you tips how to get started. Please read this manual carefully.

Student Package:

The Student Package is for students aged 18 to 30 who will stay in the Netherlands for at least 6 months. The student package is free. The package contains:

1. Bank account
2. Debitcard
3. Mobile- and Internet banking
4. Free saving account (optional)
5. Student Insurance (optional)

1. Bank account:

The account number you receive is an IBAN. This can be used to receive and transfer money all over the world via mobile- or internet banking. For international transfers to your new ABN AMRO account, you need the BIC / SWIFT code: **ABNANL2A**.

2. Debitcard:

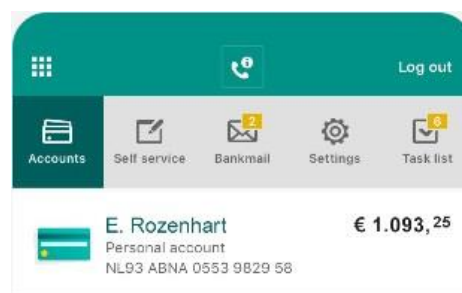


The Debitcard from ABN AMRO is a Maestro card and can be used in all the ATM's and payment terminals in the Netherlands and worldwide. A feature is contactless payment, which enables you to pay amounts up to 50 euro fast without using your pincode.

3. Mobile and Internet banking:

With the ABN AMRO Mobile app, you can manage your banking anywhere 24/7. You can quickly check your balance, transfer funds, pay online, change your personal details and even apply for new products. You can download the app in de App Store and Google Play Store.

Besides the app, you can access your accounts via Internet banking on your computer.



4. Free savings account:

In your Student Package you can add a free savings account which you can easily open via the mobile app. You can use the savings account to put aside a part of your money.

5. International Student Insurance:

As an addition to the bank account, students can also apply for our International Student Insurance. This insurance includes a cover for **Liability** (up to **500.000 euro**), **Home Contents** (up to **10.000 euro**) and an optional Accident Insurance. With this all-in-one insurance you will be covered during your stay as a student in the Netherlands and you will not have to pay more than is strictly necessary. The cost of the insurance starts from **3,53 euro** per month.

Start up and activation:

In this part you can find all the information you need to start up your ABN AMRO account and tips and tricks to get the most out of it.

Important: Make sure we have your BSN number and your correct address at all times!

Debitcard:

The debitcard will be send to your address within 7 business days after opening the account. You will receive the following 4 letters on different days and in random order:

1. The debitcard
2. Your pincode (secret 4-digit code)
3. Activation code
4. E-dentifier (a token used to access internet banking)

Activation debitcard:

You can activate the debitcard after you receive the 4 letters by calling **0800-0240721** (or **0031-10-2411721** in case you have an International phone number). There is an English menu available, which will ask you for your account number, card number (3-digit number at the front of the debitcard) and activation code. You will **never** be asked for your pincode.

Withdrawal:

You can use the ABN AMRO debitcard to withdraw cash at any ATM in the Netherlands (for free) and all over the world. The debitcard has standard (daily) limits for ATM withdrawals and shop payments. These limits can be changed via our Mobile banking app.

The standard limits for the debitcard:

ATM:	€500,- per day
Shops:	€2.500,- per day
Wireless payment:	€50,-, 2 times a day

Note: You can use the debitcard in Europe. To use the card in the rest of the world, you have to change a setting via our mobile app. Go to 'manage' → 'debitcards and wearables' → 'debitcards setting'.

Note: In the near future, all the ATM's in The Netherlands will be replaced by yellow ATM's called "Geldmaat". These ATM's have the same functions as the ABN AMRO ATM's

Deposit:

To deposit bank notes (no coins) into your account, you can use the ATM inside every ABN AMRO office. It is only possible to deposit Euro notes. The fee for depositing banknotes is 0,5% of the amount you deposit. For example: if you deposit € 100 the fee is € 0,50.

It is not possible to deposit coins at the office in Wageningen. Only the offices in Ede or Arnhem have the option of depositing coins. The cost for depositing coins is €2,80 +0.25% if you deposit more than €50,-. No fee will be charged if you deposit less than €50,-.

If your debitcard gets lost or stolen:

In case your debitcard gets stolen, make sure to block your card via our application or internet banking. You can order a new debitcard via your app or internet banking. Please check if your address details are still correct before you apply for a new debitcard. If your address details are incorrect, please change the address details before applying for a new debitcard.

Edentifier2:

One of the letters you will receive is a package with an Edentifier2. You need the Edentifier2 for logging in into Internet banking and for installing the app for mobile banking. The Edentifier2 will come with a cable, this cable is not for charging. We would advise you to use the Edentifier2 without the cable. Insert your card up top and press "7" to change to English. For logging in, press "1", for sending transaction, press "2". When you need to use the Edentifier2, your computer and/or phone will give you the instructions.

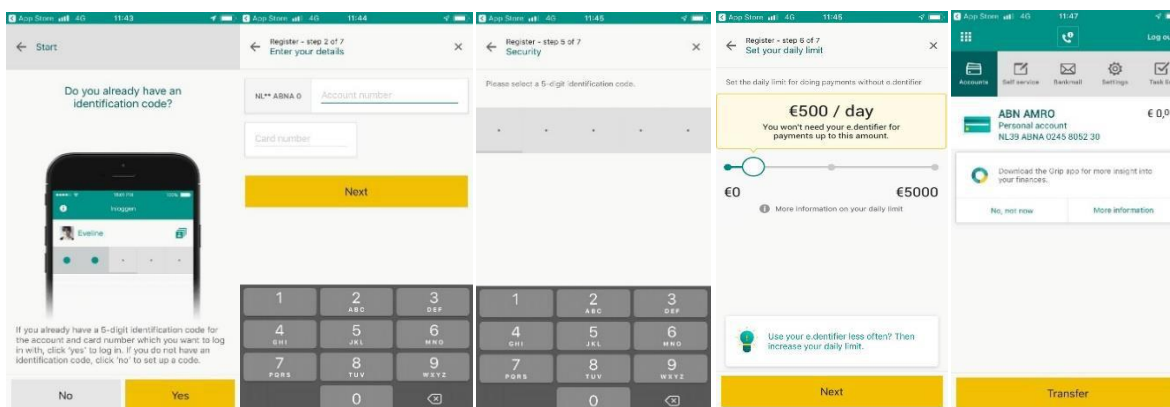


You can also log in into Internet banking by scanning the QR-code with your app.

Mobile banking:

The ABN AMRO Mobile banking app enables you to quickly check your balance, transfer funds, pay online, change your personal details and even apply for new products.

You can download the app in the App Store / Google Play Store. To register the app, you first need to have an **activated** debitcard, pincode (4-digits) and your Edentifier2. To register, follow the steps as you see below. You can choose your 5-digit "identification code" at step three. This 5-digit code will be used to log in your application and to authorize payments within your daily limit. Please notice that the 5-digit code should be kept **strictly secret** like the 4-digit code of your debitcard.

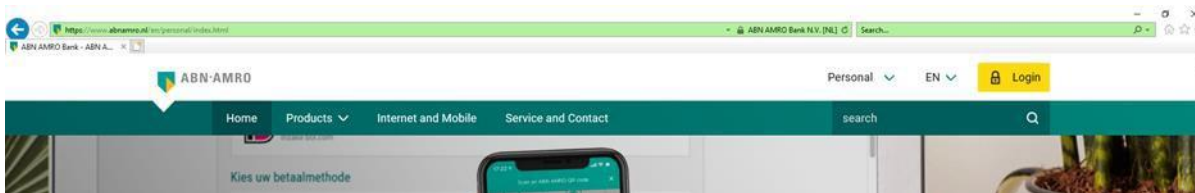


Internet banking:

Besides the application, you can get access to your bankaccount via our website:

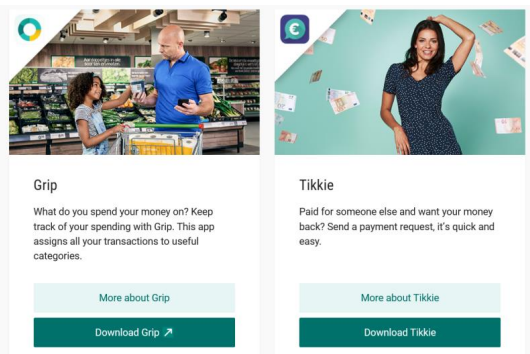
www.abnamro.nl. Like with the application, you need an **activated** debitcard and an Edentifier2.

You can change the language of our website to English by selecting the language button next to the yellow "Login" button. Press the yellow button "Login" to start.



Screenshot 1: Screenshot internet banking

Other Apps that can be interesting to use:

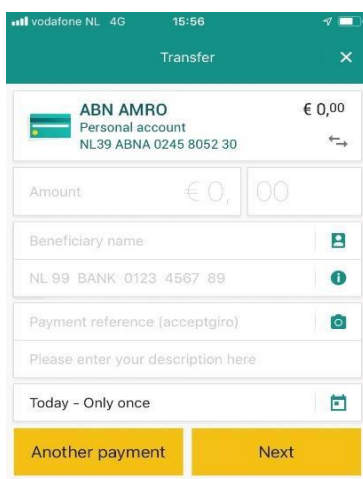


Screenshot 2: Other applications ABN AMRO

Change of address and other personal information:

It is very important to keep your address details up-to-date. Via your app or Internet Banking you can change your personal information (address / e-mailaddress / phonenumber / etc.) easily without visiting our office. You can do this via the 'Self service' menu → 'Manage data'. Please notice that your address needs to be up-to-date in the "Official address" line, as well as in the "Postal address" line.

Transfer:



Domestic transfer

You can make a transfer via the yellow button 'new transfer'. You can transfer funds between your own (saving) accounts and to an account of another person. To make a transfer, you need the bank account number (IBAN) and the name of the recipient. The transaction screen of your application is visualized at screenshot 3.

In case you receive an 'Accept Giro' (yellow transaction form) you need to fill in the 'payment reference number'. If you want to add a reference number or description to a payment, please use the 'description line' to do so (and not the "Payment reference (acceptgiro)" line).

Screenshot 3: Transaction page App

International transfer

In order to make an international transfer, you need to select the country by clicking on the flag before the IBAN-number. You need to have the following information of the recipient:

- Full name
- Bankaccount number
- BIC/SWIFT code
- Address details

For transferring to an European account, you probably need less information.

Apple Pay

You can connect your ABN AMRO account with Apple Pay. After registration on the app you can pay contactless at payment terminals by using your phone. Please be aware that you can register the wallet two weeks after opening the account.

Note: This service is only available for iPhones, not for Android phones.

Account statements

If you need account statements, you can download them via the 'Self service' section in Internet banking, please be aware that the account statements are available one month after opening the account.

iDEAL

iDEAL is a payment service to pay online with your mobile app or Internet Banking. In The Netherlands this service is used by almost every company and is a safe way to pay online. If you would like to order something online, you can select payment with iDEAL. After you select ABN AMRO, it will automatically direct you to the ABN AMRO app or ABN AMRO internet banking in a new webpage. Follow all the mentioned steps to finalize the payment.

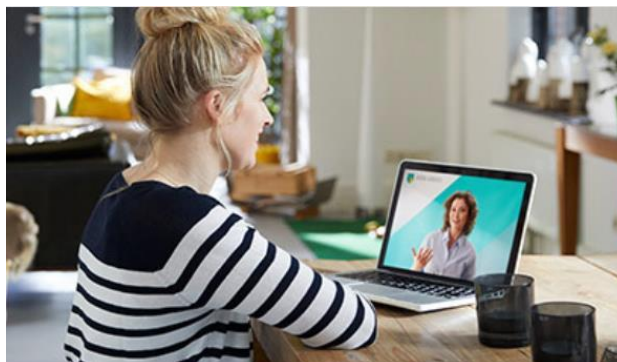


Contact with the ABN AMRO

The ABN AMRO offers multiple ways to assist you with your banking. One of the options is Video Banking. With Video banking you can talk to an advisor at a time that suits you from a place of your choice.

Other options of contact are:

- Visiting our office in Wageningen (Stadsbrink 519)
- Via email: abnamro.wageningen.stadsbrink@nl.abnamro.com
- By phone: 0900-0024 / +31-10-2411720



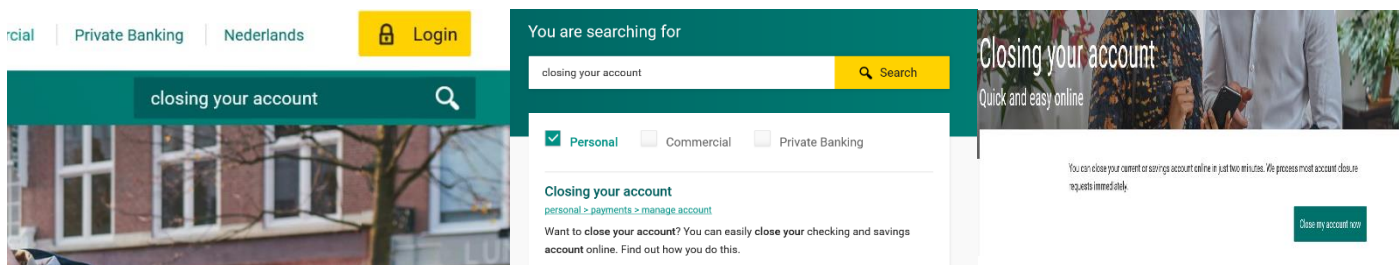
Screenshot 4: Video Banking

Leaving the Netherlands

When you decide to leave the Netherlands permanently, you should close your account. Closing your bank account and other ABN AMRO products is your own responsibility, if you do not, the cost will continue. There are multiple options to close your account and it will only take 5 minutes to do so. You can close your bank account **via an ABN AMRO office**, make sure to bring your valid passport/ID-card or residence permit. Before we can close the bank account you should transfer your remaining funds to another account.

You can also close your bank account **via the ABN AMRO website**, go to the English website and type 'closing your account' in the search bar as shown in the screenshot on the left. After the search, click on the first option as shown in the screenshot in the middle. Press close my account as shown in the screenshot on the right, log in and follow the steps to close your bank account.

If you stay in Europe and continue to use this account you can choose to keep your account.



Screenshot 5: Closing account online

Insurances

ABN AMRO offers customers the most relevant insurance policies for in and around the house. These insurance policies perfectly complement each other, so you will not have to pay more than is strictly necessary. In this document you can find information regarding the insurance. For more information and the exact terms and conditions, please contact one of our staff members or website.

ABN AMRO Student Insurance

In addition to your International Student account, we offer a special student insurance. This all-in-one insurance contains a **liability insurance**, **home contents insurance** and the option for an **accidents insurance**.

- **Liability Insurance**
The liability insurance covers the damage which you accidentally cause to others or the belongings of others. You are insured up to €500.000 for these accidents worldwide.
- **Home contents Insurance**
With a household contents insurance your belongings in your room or apartment are covered up to €10.000 for the damage of theft, fire, and storm. Theft of audio visual equipment, computer equipment and/or jewellery is covered up to € 2.500
It is possible to raise the covered amount to 20.000. This costs €1,77 per month extra.
- **Accidents Insurance** (option, €0,36 extra per month)
This insurance ensures you a lump sum payment in case you are in an accident with far-reaching consequences.

The costs for the basic student insurance (Home contents & Liability) are **€3,53** including taxes and excluding €0,69 administration fee per month. If you would like to pay the fee once a year, €0,69 is only charged once a year. In case you also choose for the option of the accidents insurance, the costs are €0,36 extra.

Please be aware that after opening the insurance, you have to pay an one-time policy fee of €4,39.

**Insurance premium example based on: Single person without children. The premium can vary per individual case*

ABN AMRO Annual Travel Insurance

ABN AMRO also offers the Annual Travel Insurance. The insurance covers cost related to: accidents, unexpected costs and luggage during your travel all year around. Additionally, it also covers medical costs (in case of emergency) that the Dutch Health insurance does not cover.

- **European cover – €4,68**
This covers your holidays in the Netherlands and the rest of Europe.
- **World cover – €5,23**
This covers your holidays all over the world.
- **Supplementary cover options**
 - Cancellation cost
 - Winter sports
 - Breakdown assistance
 - Extended cover duration
 - Business trips

All the costs are monthly. This is including taxes. All the information regarding the Annual Travel Insurance can be found on our website:

<https://www.abnamro.nl/en/personal/insurance/annual-travel-insurance/index.html>

**Insurance premium example based on: Single person without children. The premium can vary per individual case*