



ABN·AMRO



ABN AMRO Credit Card

User manual

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The information contained in this guide applies to the ABN AMRO Credit Card. Any supplementary or deviating information applicable to the ABN AMRO Gold Card, ABN AMRO MeesPierson Card and ABN AMRO MeesPierson Gold Card is specifically indicated as such in this guide.

Introduction

Enjoy the convenience of using your ABN AMRO Credit Card, wherever you are in the world, and take advantage of the many extra benefits on offer. For instance, standard insurance products that are not available through other payment products. Furthermore, the Card is accepted at well over 30 million addresses worldwide. With this Card, you always carry the proper currency. Please read this user manual carefully before using your Card, issued by International Card Services (ICS). That way, you are certain to get the most out of your new Card. We hope you enjoy the convenience of using your Card.

A safe way to pay

Your Card offers a safe and convenient way to pay, wherever you are in the world. For instance, in shops, hotels or restaurants and of course online. You can use your Card wherever you see the Visa and MasterCard logo. The points listed below are intended to make paying with your Card even safer. Please read them carefully.

- ▶ To guard yourself against credit card abuse, sign the back of the Card with a ballpoint pen.
- ▶ When making payments and cash withdrawals, you will be asked to enter your PIN. It is important therefore to remember your PIN. Never write down your PIN on any documents that you keep with your Card. Never disclose your PIN to someone else, and make sure that nobody sees you entering your PIN. ICS, banks and public sector organisations will never ask you for personal information, such as your PIN. This includes via e-mail. It is important therefore that you never respond to e-mails that ask you for personal information.
- ▶ Online payment is made even safer with Verified by Visa or MasterCard SecureCode. You can pay for your purchases with an additional password or e-Code if you use the ICS App for ABN AMRO Cardholders. In this way, nobody is able to make online payments with your Visa Card or MasterCard without your permission. Would you like further information on Verified by Visa or MasterCard SecureCode and would you like to see how it works? Go to www.abnamro.nl/3dsecure. Information on the ICS App for ABN AMRO Cardholders and e-Code can be found at www.icscards.nl/abnamro/app.
- ▶ When making an online payment, make sure that you can see a key symbol or a locked padlock in the browser window. This indicates that your Card details have been securely encrypted. In addition, make sure that the URL in your address bar starts with 'https'. This indicates that the page is secure.

Expiry date

Your Card is valid from the date of receipt until the last day of the month that is printed under '*valid thru*'. You will automatically receive a new credit card before this expiry date. Once you have received your new credit card, please cut your old Card in four and throw it away.

Loss or theft

In the event of loss or theft of your Card, you must take action. As soon as you discover that your Card is missing, please notify:

1. ICS. Reachable 24 hours a day, 7 days a week, on this special telephone number: +31 (0)20 - 6 600 611.
2. The police.

Once you have reported your Card lost or stolen, your Card will be blocked immediately. If necessary, you will usually receive a replacement Card within a few days, wherever you are in the world. If you happen to be overseas, you can get an emergency cash advance from a local bank that accepts Visa or MasterCard.

Stay in control of your finances

Creditcard Online

Creditcard Online allows you to manage practically all your Card business online. 24 hours a day, 7 days a week. Among other things, www.icscards.nl/abnamro allows you to:

- ▶ pay your Card bill from ICS;
- ▶ view transactions;
- ▶ request a Spending Limit increase or decrease¹;
- ▶ transfer money¹;
- ▶ apply for a replacement Card.

You will receive an e-mail message as soon as your online account statement has been placed on Creditcard Online. Do you still need to activate Creditcard Online? To activate Creditcard Online, go to www.icscards.nl/abnamro. Once you have completed the activation process, you can start

¹ If you have an ABN AMRO MeesPierson credit card, please contact your private banker.

using Creditcard Online immediately. If you prefer not to use Creditcard Online, you will receive your statements by post. International Card Services charges € 1,- for an account statement you receive by post.

ICS App for ABN AMRO Cardholders

Keep track of your purchases anytime and anywhere by downloading the free ICS App for ABN AMRO Cardholders. With this app on your smartphone or tablet, you will always have a clear overview of the transactions processed by ICS. You can also instantly see your available balance. The app is available for Cardholders on iPhone, iPad and Android. For more information, see www.icscards.nl/abnamro/app.

Spending Limit

The standard Spending Limit of an ABN AMRO Credit Card is € 2,500. For the Gold Card, the standard Spending Limit is € 5,000. If you have an ABN AMRO MeesPierson credit card, your standard Spending Limit is € 15,000. Your Spending Limit may vary. If you have an Extra Card, please note that a joint Spending Limit applies to the Main Card and Extra Card. A separate notification will be sent to inform you of your Spending Limit. Your Spending Limit can also be found on the statement. Please ensure that you do not exceed this limit. Requesting a change to your Spending Limit can be easily done via Creditcard Online.

Payments

A Card is a safe and convenient way to pay. Paying with your Card is the same wherever you are in the world:

- ▶ Simply hand over your Card to the Acceptant (shopkeeper, waiter, cashier).
- ▶ Check the transaction details, and enter your PIN or sign the receipt.
- ▶ Your Card will be handed back to you, along with a copy of the receipt.

You have agreed to the transaction being charged to your account. The transaction can no longer be reversed.

If you use your Card to make a payment via the internet or by telephone or postal order, the (web) store will ask for your details. By entering these details, you acknowledge that the transaction is definite. ICS will charge these transactions to your Card account. The details of each transaction can be found on your statement. ICS will ensure that the Acceptant is paid. In some cases, the Acceptant may request authorisation. This involves the Merchant contacting ICS by telephone to obtain authorisation for the payment. Sometimes, a valid form of ID is requested for a payment.

Disputed transactions

Occasionally, you may see a transaction on your statement that you believe is incorrect. If you see a transaction that you do not recognise, please notify the Transaction Information department in writing, as soon as possible after the statement date. The website www.icscards.nl/abnamro contains a Disputed Transaction Declaration form. Complete this form and return it to us along with a copy of the statement. Please also mark the transaction in question on the statement. Subject to further investigations, ICS will reconcile the amount on your next statement. If after further investigation it transpires that you did in fact make the transaction, you will be notified accordingly. In that case, you will of course be required to repay the amount to ICS.

Transfers, withdrawals, bill payments

Transfers

You can transfer money to your Card any time you like. For example, because you wish to change your Spending Limit, to save or to make extra repayments. You can also transfer money via:

- ▶ Creditcard Online at www.icscards.nl/abnamro.
Via Creditcard Online, you can also set your preferred payment method (for example direct debit).
- ▶ Online banking or a transfer form issued by your bank.
When transferring your payment, quote ICS account number NL75 ABNA 0844 9970 56 and the 16-digit payment reference shown on your statement.

Cash withdrawals

With your ABN AMRO Credit Card you can withdraw cash worldwide. You can do so at an ATM with a Visa or MasterCard logo, where you will need your PIN, and in bank branches displaying one of these logos, where you will need valid proof of your identity. The maximum amounts that apply to the following cards are shown below:

Product	The maximum withdrawals at a cash machine per day
ABN AMRO Credit Card	€ 2,000,-
ABN AMRO Visa Card	€ 2,000,-
ABN AMRO MeesPierson Cards	€ 2,500,-
ABN AMRO Gold Card	€ 3,000,-
ABN AMRO Visa Gold Card	€ 3,000,-

Maximum amount per transaction

Banks set a maximum amount that can be withdrawn per transaction via their cash machines. You may

withdraw the maximum amount, but this should be spread over several PIN transactions.

Exceptions

- ▶ The amounts can vary depending on the country or the bank. ICS has no say in these variations.
- ▶ The limits shown on the previous page only apply if you have had your Card for more than 3 months. If you have had your Card for less than 3 months, the maximum limit on your Card is € 1,250 per day. For the ABN AMRO MeesPierson Cards this limit will be up to € 1,500 and for an ABN AMRO Gold Card up to € 1,750.

Charges for withdrawing cash with your Card

There are costs associated with withdrawing cash with the ABN AMRO Credit Card and ABN AMRO Gold Card. You pay 4% on top of the amount withdrawn, with a minimum fee of € 4.50. Do you have an ABN AMRO Visa Card (Gold) and a credit balance on your Card? In this case, ICS will not charge you anything for the part of the amount withdrawn that comes out of your credit balance. You pay 4% on the remainder of the amount. The costs shown above also apply to the ABN AMRO MeesPierson Card. If you make a withdrawal in a currency other than euros, an exchange rate surcharge applies, such as when exchanging currency.

Bill payments with ICS

If you use your Card, you will receive a statement once a month. If you have activated Creditcard Online, you will receive a monthly reminder by e-mail to let you know that your new account statement is available for viewing in your personal Creditcard Online environment. You have 21 days to pay your bill from the date your statement was created. You can change your preferred payment method via Creditcard Online¹. If your Card is in credit, your transactions will be offset first against the amount that you are in credit. If you do not have an outstanding balance, and there have been no transactions on your account in the last month, you will not receive a statement.

The advantages of your credit card

With an ABN AMRO Credit Card, you have advantages at hand no other method of payment is able to offer. Easier payments. Better overview. More secure. More advantages. In brief, with your ABN AMRO Credit Card, you can make smarter payments. ICS has summed up the advantages for you.



Delivery guarantee²

Sometimes an item you purchased may not be delivered. In that case, you can rely on your delivery guarantee: ICS will reverse the payment and you will not have to pay anything.



Purchase protection insurance²

Almost everything you buy with a credit card in a shop or online is insured against loss, theft and damage for at least 180 days.



Worldwide payment convenience²

Your credit card allows fast, easy and secure payments, no matter where you are, anywhere in the world. The credit card is the most widely accepted method of payment worldwide and for good reason.



Fraud prevention²

ICS keeps a record of the payments made with your credit card 24 hours a day. If we have serious suspicions that something untoward has happened, ICS will contact you immediately.



24/7 Service²

ICS is at your service day and night, and can be reached by telephone 24 hours a day, 7 days a week. You will always be able to talk to someone and the specialised service team will be able to help you immediately.

Standard services offered with your Card

Comfortable Hotel Service

As a Cardholder, you are not restricted to a fixed check-in time when you book a hotel room. Irrespective of how late you arrive, your room will remain reserved. It is also possible to cancel your reservation free of charge. How does it work?

- ▶ Always check with the hotel in advance that it participates in the Hotel Service of Visa or MasterCard.
- ▶ Upon making your reservation, you will receive a reservation code. Write down this code.

If you do not wish to keep the reservation, please telephone the hotel as soon as possible and give your reservation code. You will be issued with a cancellation code that allows you to cancel the room free of charge. If you do not call to cancel, you will be charged one night's accommodation.

¹ If you have an ABN AMRO MeesPierson credit card, please contact your private banker at the bank.

² For the terms and conditions, please refer to the Algemene Voorwaarden (General Terms and Conditions) of your ABN AMRO Credit Card and the Verzekeringsvoorwaarden ABN AMRO (the terms and conditions of the ABN AMRO Insurances) at www.icscards.nl/abnamro.

Your ABN AMRO Credit Card as a security deposit

When hiring a car or a boat, a Card is often required as a security deposit. You can also use the Card to make a hotel reservation. Instead of leaving cash, the reservation is made on the Card. If no claim is made against the security deposit after the rental period or your stay, the deposit will not be charged to your Card.

Supplementary Travel Insurance

If you use your Card to pay for your overseas trip, you will automatically be entitled to free:

- ▶ **Flight Delay Insurance.** Covers additional expenses up to € 140 per person. You are covered for a period of 60 days for practically every scheduled flight paid for with your Card, up to € 140.
- ▶ **Luggage Delay Insurance.** Covers additional expenses up to € 410 per event.

If you are a Gold Cardholder, you can also benefit from:

- ▶ **Car Hire Excess Insurance.** Covers your excess up to € 500 in the event of damage to a rental vehicle paid for in full with the Gold Card.
- ▶ **Car Hire Legal Expenses Insurance.** Covers legal expenses up to € 10,000 in non-EU countries if you are involved in an accident with your rental vehicle.

If you wish to claim on one of these insurance products, please contact ABN AMRO Creditcard Services, via +31 (0)20 6 600 123. Please visit www.icscards.nl/abnamro for detailed information about the insurance products and the terms and conditions.

Card Alerts

Card Alerts is an additional service offered by ICS. These are messages sent by text or e-mail in Dutch. The service consists of both free and paid Alerts. You can choose which Alerts you want to receive. The subscription fee for paid Alerts is € 0.50 per month. The maximum you pay each year is € 6, irrespective of the number of paid Alerts you choose and the number of messages you receive. The subscription fee is automatically charged to your Card after 12 months. Free and paid Alerts can be requested in Creditcard Online at www.icscards.nl/abnamro.

Free Card Alerts include:

- ▶ **Never miss a payment deadline.** This Alert sends out a payment reminder near the payment due date, helping you to avoid unnecessary charges.
- ▶ **Stay in control of your limit.** You will receive this Alert once you have reached 80% of your Spending Limit. This Alert tells you exactly how much you have left to spend on your Card, ensuring that there are no nasty surprises at the checkout.
- ▶ **Payment received.** This Alert tells you exactly when ICS updated your account. This gives you a clearer insight into how much you have left to spend on your Card.

Paid Alerts include:

- ▶ **Big purchases.** You will receive this Alert when a big purchase or cash withdrawal is made. You can set the amount at which a Card Alert is triggered. This enables you to keep track of how much you have spent on the Card and the Extra Card(s).
- ▶ **Online payment.** This Alert is sent when you make an online payment. You can set the amount at which an Alert is triggered.

About International Card Services

Your credit card is issued by International Card Services BV (ICS). We wish to expressly inform you that ICS does not provide advice. The information provided by ICS is not intended to be a replacement for expert advice. ICS has been granted a banking licence by De Nederlandsche Bank NV (DNB), and is registered with and regulated by the DNB and the Netherlands Authority for the Financial Markets (AFM) to provide intermediary insurance services.

ICS has an internal complaints procedure. You may submit a complaint in writing to: International Card Services BV, Postbus 23225, 1100 DS Diemen. If, for some reason, your complaint is not handled to your satisfaction, you can contact the Financial Services Complaints Institute (www.kifid.nl) or a competent court.

We will be happy to be of service to you.
If you have any more questions, please visit www.icscards.nl/abnamro.