



ABN AMRO
Business Card

Handbook

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Introduction

The ABN AMRO Business Card: more than just worldwide payment. The ABN AMRO Business Card is a business MasterCard which offers convenient payment worldwide, as well as many other advantages. The Card is accepted at more than 35 million addresses. All over the world. This means you always have the right currency in your pocket. Be sure to thoroughly read this handbook first. Then you will be sure that you are getting the most out of your ABN AMRO Business Card, issued by International Card Services (ICS).

Using the ABN AMRO Business Card

First step: sign your Card

Immediately sign the back of your ABN AMRO Business Card using a ballpoint pen to prevent any misuse of the Card. This activates the credit card agreement described in the General Terms and Conditions. You received this document together with your ABN AMRO Business Card. Read the General Terms and Conditions thoroughly before using the Card.

Safe payment using a PIN

When you pay with your ABN AMRO Business Card, you will be asked for your PIN. PIN codes have replaced signatures nearly everywhere. You will especially need your PIN when withdrawing cash using your ABN AMRO Business Card. You can do this at around one million cash dispensers all over the world. It is therefore important that you remember your PIN.

Important: always keep your PIN secret. Never write it down on your Card or on documents you keep together with your ABN AMRO Business Card. Never reveal your PIN to third parties. International Card Services will never ask you for your PIN. Prevent others from watching when you enter your PIN.

Safe online payment with MasterCard SecureCode

Your ABN AMRO Business Card comes with MasterCard SecureCode as standard. MasterCard SecureCode is an extra security measure for online payments. With MasterCard SecureCode, you enter a personal password or code when buying online. MasterCard SecureCode allows you to book business trips, buy products or subscribe to services. If you want to make purchases online, you must create a new MasterCard SecureCode.



You can do this at www.veiligonlinebetalen.nl or during an online transaction on a web store that uses MasterCard SecureCode.

Useful information about the ABN AMRO Business Card

Validity

Your ABN AMRO Business Card is valid from receipt up to and including the last day of the month stated under "valid thru". You will automatically receive your ABN AMRO Business Card for the following period before this expiry date.

Spending limit

As a Cardholder of the ABN AMRO Business Card, your company will have allocated you a spending limit. This limit will be stated on your account summary. Your transactions may not exceed this amount.

What to do in the event of loss or theft

Notify International Card Services as soon as you realise that your ABN AMRO Business Card has been lost or

stolen. You can do this by calling a special International Card Services telephone number: +31 (0)20 6 600 611. Lines are open 24 hours a day, 7 days a week. Collect calls are accepted. As soon as you have notified us, your Card will be blocked. If necessary, you will receive a replacement Card wherever you are in the world, usually within a few days. If you are staying abroad, you can obtain an advance from a local bank which accepts MasterCard if required. These MasterCard services entail a fee. Immediately after you have notified International Card Services, also report the loss or theft to the police.

Paying with the ABN AMRO Business Card

Payment

Paying with the ABN AMRO Business Card is easy and secure, and offers many more benefits than paying by cash or debit Card. Wherever in the world you use your Card, the payment procedure is always the same:

- ▶ You give your Card to the acceptor (shopkeeper, waiter, cashier).
- ▶ After checking the information, you enter your PIN or sign the receipt.
- ▶ Your Card is returned to you with a copy of the receipt. This means you have agreed to the transaction being billed to your account, and can no longer reverse this.

If you use the ABN AMRO Business Card online or via the telephone or mail order, the (online) shop may ask you for additional information. By entering this information and following any other instructions provided by the (online) shop, you agree to the transaction becoming definitive, and being billed to your account. The sum of these transactions is billed to you by International Card Services. You will see these transactions listed on your account summary. International Card Services ensures that the acceptor receives the payment. In a number of cases, it is usual for the acceptor to request authorisation from International Card Services. This involves the acceptor contacting International Card Services by telephone to obtain authorisation for the payment (in order to protect your interests as well as ours). Sometimes, a valid form of ID is requested.

Contactless payment

You can use your ABN AMRO Business Card to make contactless payments. Card machines offering this service allow you to simply hold your Card up against the

machine to pay. This makes payment quicker, easier and just as secure. Before you can make your first contactless payment, you must have already made one payment using a Card machine where you entered your PIN. Without entering your PIN, you can make contactless payments of up to €25. Per day, you can perform a maximum of five transactions, amounting to a maximum of € 75 in total for that day. At the payment terminal you will see if your payment has been accepted. Now and again, you may still be asked to insert your Card into the machine and enter your PIN, even if the payment amounts to less than € 25. This means an extra check is being carried out to determine whether you are still in possession of the Card. For payments over € 25, you must always enter your PIN.

Withdrawing cash

Depending on the agreements concluded with your company, it may be possible to withdraw cash using your ABN AMRO Business Card. With the ABN AMRO Business Card, you can withdraw cash from around one million cash dispensers and at bank counters worldwide by entering an amount and your PIN. You thereby agree to the transaction being billed to you. To identify the banks and cash dispensers where you can withdraw cash, look for the MasterCard logo. The amount to be withdrawn can vary according to the bank and/or country, and depends on your spending limit and the local situation. ICS is responsible for billing cash withdrawals. You pay 4% on top of the amount withdrawn, with a minimum fee of € 4.50. If there is a positive balance on the Card, the cost of cash withdrawal stands at 1%, with a maximum fee of € 1.50, if the withdrawal can be made in full from the positive balance. Cash withdrawals, including costs, will also appear on your account summary.

Disputed transactions

It may be the case that you disagree with a transaction on your account summary. You should inform the Transaction Information department of International Card Services of this in writing. Do this as soon as possible after the date of your account summary.

To do so, use the "Transaction Dispute Report" form. You will find this form on the customer service website at www.icsbusiness.nl/abnamro. Return the form together with a clear explanation and a copy of the account summary to International Card Services. Be sure to sign the copy, and indicate which transaction is affected. The amount billed will be corrected on your following

account summary. If our investigations show that you did in fact make the payment, you will receive information about this. Of course, in this case, you will have to repay the amount to International Card Services.

Easy payment with ICS

On your monthly account summary you will find a breakdown of all your transactions. You will see the amount, place of payment, the name of the acceptor and the date. If your company has opted for the “individual billing” payment method, the amount will be automatically withdrawn from your account or you will have to pay the amount by the date stated on the account summary. If your company is paying the bill, you do not have to do anything at all.

My ICS Business

With My ICS Business at www.icsbusiness.nl/abnamro, you can view your transactions in real time and download account summaries 24 hours a day, 7 days a week. In addition, you can see what your limit is and how much you have left to spend. You can also make various changes using My ICS Business.

An easy way to reclaim VAT paid abroad

With the VAT Reclaimer Service from Meridian, you can easily reclaim VAT you have paid abroad. This applies not only to your credit card expenditure, but also to cash and PIN payments. As a customer of ABN AMRO, you receive discounts from Meridian. You sign an agreement allowing Meridian to act as an exclusive representative for your company in reclaiming sales tax or VAT in those countries where this is possible. For more information, go to www.icsbusiness.nl/abnamro.

The extra benefits of the ABN AMRO Business Card

Care-free payment, including online

- ▶ **Delivery guarantee.*** If an article you have purchased in a shop or online is not delivered, International Card Services reverses the payment.
- ▶ **24/7 Fraud prevention.** 24 hours a day, 7 days a week. If there are serious concerns about a suspicious transaction, International Card Services will inform you of this as swiftly as possible.
- ▶ **Internet guarantee.*** You are protected against fraud and misuse online.

- ▶ **Ease of payment.** Save time by paying with your Card. You can, for example, pay directly at the barriers on toll roads and in car parks, even without entering a PIN or signing. This saves you from having to wait in line. By inserting the Card into the machine, you agree to the transaction being executed. You will find this transaction on your account summary.
- ▶ **Purchase insurance.*** Virtually all purchases you make with your Card, no matter where you are in the world, are insured against loss, theft and damage for half a year (180 days) after purchase.

Insurance and emergency (travel) services

With the ABN AMRO Business Card, you have a number of supplementary insurance policies and emergency (travel) services available. This service is available to you 24 hours a day, 365 days a year. It concerns the following insurance policies and emergency (travel) services:

- ▶ **Supplementary travel accident insurance.** In the event of death and certain forms of disability as a result of an accident involving public transport, a hire car or aircraft, the cost of which was paid using the Card, a payment of a maximum of € 115,000 will be granted.
- ▶ **Delayed baggage insurance.** Cover of up to € 140 per traveller if the baggage has not arrived within four hours of arrival. Cover of up to € 410 per traveller in additional compensation if the baggage has not been found within 48 hours.
- ▶ **Flight delay insurance.** In the event of an extension of your journey by a minimum of four hours, compensation of up to € 140 per traveller can be claimed.
- ▶ **Emergency (travel) services.** During your trip, you can make use of various emergency services such as medical information, medical transport, advances, compensation of travel in the event of unexpected return to the Netherlands, and legal assistance.

All emergency (travel) services are available to the Cardholder free of charge, in conformity with the SafeGuard Insurance and Support General Terms and Conditions. However, all costs arising from the provision of emergency (travel) services shall be borne by the Cardholder. You can find a full overview of the above insurance policies and services in the SafeGuard Insurance and Support General Terms and Conditions. You can download these conditions at www.icsbusiness.nl/abnamro.

* See the General Terms and Conditions at www.icsbusiness.nl/abnamro.

Business Card Service Desk

Do you have any questions?

Then visit our website www.icsbusiness.nl/abnamro or get in touch with the Business Card Service Desk on +31 (0)20 6 603 772. The Business Card Service Desk is open seven days a week, day and night, meaning you can obtain personalised assistance whenever, wherever.

Important information

International Card Services BV
Business Card Service Desk

Wisselwerking 32, 1112 XP Diemen

P.O. Box 46, 1110 AA Diemen

Telephone +31 (0)20 6 603 772

E-mail businesscards@icscards.nl

Website www.icsbusiness.nl/abnamro

Loss and theft

Telephone +31 (0)20 - 6 600 611

Account number NL75 ABNA 0844997056
Amsterdam Chamber of Commerce 33.200.596

For questions, comments and complaints,
please contact International Card Services BV,
Freepost 1112, 1110 VB Diemen.

Information about International Card Services

The ABN AMRO Business Card is brought to you 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. Please consult your financial adviser.

ICS is registered with the Financial Markets Authority for the purpose of its activities, these being the provision of credit and savings accounts and insurance mediation. ICS is also registered with De Nederlandsche Bank.

For SafeGuard Support and Insurance and Purchase Protection Insurance, ICS has taken out a collective insurance policy with the insurer ACE. Meridian is responsible for providing the VAT Reclaimer Service. ICS therefore does not accept liability for this service.

ICS has an internal complaints procedure. You can submit your complaint in writing to International Card Services BV, Freepost 1112, 1110 VB Diemen. If for some reason your complaint is not handled to your satisfaction, you can contact the Financial Services Complaints Institute. For more information, visit www.kifid.nl.