

Non-Life Insurance Information Sheet

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.

Why this information sheet?

We find it important to give you information about our services. In this document we explain what you can expect from us when you take out a non-life insurance with us. We also indicate what we expect from you. In addition, you can read about the reward we earn for our services and where you can go with questions or complaints.

Who are we and what are our services?

ABN AMRO Bank N.V. is a financial service provider for both business and retail clients. We sell a range of products. We also sell various types of non-life insurance. In this case, we act as intermediary. These are not our own products. We sell these non-life insurance products for Nationale Nederlanden ABN AMRO Verzekeringen Holding B.V. (hereinafter: ABN AMRO Verzekeringen). ABN AMRO Bank N.V. holds 49% of the shares in ABN AMRO Verzekeringen.

What can you expect from us?

We act as intermediaries for clients seeking to take out non-life insurance, such as home, household contents or car insurance. You can take out non-life insurance via our website, Internet Banking or Mobile Banking. But if you prefer, we are also happy to explain the insurances to you in person - either by telephone or at one of our branches. Not all products are available via all channels.

Changes and cancellations can be communicated via Internet or Mobile Banking, by telephone or in person by visiting one of our retail branches. We do not advise on the purchase, modification or cancellation of insurances. We do assist with the taking out of insurance contracts. And we help clients with the claims reporting and settlement process.

Our services are in principle based on the range of insurances available from ABN AMRO Schadeverzekering N.V. ABN AMRO Schadeverzekering N.V. is part of ABN AMRO Verzekeringen. ABN AMRO Bank N.V. can also opt to supplement this range with insurances from other insurers. In this situation we act together with ABN AMRO Schadeverzekering N.V., which liaises with the insurance company for these insurances.

What we expect from you

We expect you to always give us correct information before and after taking out non-life insurance with us. We also expect this information to be up to date.

After taking out a non-life insurance, it is important to keep us informed of any changes in your situation. Such as a new child, marriage, divorce or a change in income. A home purchase and/or conversion, change of address, etc. are also events that may necessitate a change in your insurance arrangements. Please note that if the information you supplied later turns out to be incorrect or incomplete, the insurer may be entitled on the grounds of the insurance conditions to refuse to pay some or all of the claim.

The premium

When you take out the insurance, we ask you to state an ABN AMRO Bank account number to which the premium can be automatically debited. The premium will be debited on a fixed date that has been communicated to you in advance. If you have any questions about a debit transaction, disagree with the debited amount or want to reverse a debit transaction, we will advise and assist you. If you opt to pay the premium in instalments, there may be an additional charge. If the insurer is unable to collect the premiums due to e.g. insufficient funds or because the account has been blocked, this may have consequences for your insurance cover. It may also lead to a refusal to pay any claims. If you fail to pay on time, the payable premium can be collected by court order. The resulting costs can be passed on to you. If you expect that the premium cannot be collected or not on the agreed day, please inform us in good time, so that we can find a solution together.

Termination of intermediary relationship

If you take out an insurance of ABN AMRO Schadeverzekering N.V. through us, we remain the intermediary until the insurance contract ends. It is not possible to request us to transfer insurances to another intermediary.

If you end the relationship with us or we end the relationship with you, this has consequences for the insurances you have. Our services to you will be discontinued. The loss of our support may be a reason for the insurer to cancel your non-life insurances. Want to know more? Please contact us.

How are we rewarded?

The insurance company rewards us for our intermediary services to you. After the insurance is purchased, we receive a commission: sometimes a one-off commission, but mostly a recurring commission. This commission is a percentage of the premium that is charged to you. The actual commission amount is stated at the time of your application. Any costs that we charge you are discussed with you in advance.

Insurance	Commission percentage	
	Recurring	One-off
Home insurance	20.00%	
Household contents	20.00%	
Valuables insurance	20.00%	
PC insurance	20.00%	
Liability insurance	20.00%	
Legal expenses	20.00%	
Car Insurance	10.00%	
Student insurance	10.00%	
Annual travel insurance	10.00%	
Short-term travel		25.00%
Travel cancellation		25.00%

How to reach us

For more information or to make a change, go to our website, an ABN AMRO Bank branch near you or call 0900-0024. We can be reached on this number 24 hours a day, 7 days a week.

Do you have a complaint?

You can submit a complaint to us in one of the following ways:

1. Online: You can submit your complaint to us online via abnamro.nl/klachten.
2. Telephone: You can reach ABN AMRO Bank 24 hours a day on: 0900 - 8170.
From abroad, call: +31 (0)+10 241 1720.
3. Branch: Discuss your complaint with a staff member at one of our branches or with your own contact person.
4. Letter: send your complaint to your ABN AMRO Bank branch. You can find the address of your branch on our website abnamro.nl/contact.

You will receive a letter with a response from ABN AMRO Bank within five business days. If we are unable to resolve the matter immediately, this letter will state the date on which you can expect a definite response.

Do you disagree with our response?

Describe your complaint in a letter and send this to:

ABN AMRO Bank N.V.
Afdeling Klachtenmanagement (HQ1125)
Postbus 283
1000 EA Amsterdam

Please also state in your letter:

- your address, telephone number and email address (optional);
- your ABN AMRO Bank branch;
- your bank account number.

Also enclose copies of information that you consider relevant to your complaint.

After receiving your complaint, our Complaints Management Department will send you a letter. This letter states the date on which you will receive a response to your complaint.

What if you are still not satisfied?

ABN AMRO Bank is a member of the Financial Services Complaints Institute (KiFiD). If you are not satisfied with the response from our Complaints Management Department, you can put your complaint to the KiFiD within three months after receiving the response.

You can download a complaints form via www.kifid.nl.

A complaints form can also be requested from KiFiD by telephone ((070) 333 8 999) or email (consumenten@kifid.nl).

Send your complaints form to:

Klachteninstituut Financiële Dienstverlening (KiFiD) Postbus 93257
2509 AG Den Haag

Alternatively, you can also file your complaint with the court.

Supervision

ABN AMRO Bank N.V. has its registered office

at: Gustav Mahlerlaan 10
1082 PP Amsterdam

ABN AMRO Bank N.V. has a banking licence from the Dutch Central Bank (De Nederlandsche Bank N.V.) and is listed in the register of the Authority for the Financial Markets (Autoriteit Financiële Markten) under licence number 12020215. You can check this in the AFM register by going to: www.afm.nl/nl-nl/professionals and entering our licence number as the search term.