

Factsheet

The Dutch deposit guarantee scheme

Basic information on the protection of bank deposits

Deposits held with ABN AMRO Clearing Bank N.V. are protected by:	The Dutch deposit guarantee scheme, a statutory scheme operated by the Dutch central bank (De Nederlandsche Bank N.V.) ⁽¹⁾
Compensation limit:	€100,000 per account-holder per bank ⁽²⁾
If you have more than one account with the same bank:	All your deposits with the same bank are totalled and the total value is then subject to the €100,000 limit ⁽²⁾
If you hold a joint account with one or more other persons:	The €100,000 compensation limit applies to each individual account-holder ⁽³⁾
Time limit for payment of compensation if a bank is no longer able to meet its obligations:	20 business days ⁽⁴⁾
Currency in which compensation is paid:	Euro
Contact:	De Nederlandsche Bank N.V. P.O. Box 98 1000 AB Amsterdam Physical address: Westeinde 1 1017 ZN Amsterdam Telephone (from 9 am to 5 pm on business days): Number to call from the Netherlands: 0800-0201068 Number to call from abroad: + 31 20 524 91 11 Email: info@dnb.nl
Further information:	See www.dnb.nl under 'The Deposit Guarantee Scheme' (information available in English)

Supplementary Information

Other important information: The basic rule is that the Deposit Guarantee Scheme covers all private and business account-holders. Certain products are not covered by the scheme; these are listed on the website of the responsible Deposit Guarantee Scheme. You can ask your bank to tell you which products are and are not covered by the scheme. If your account is covered by the scheme, this will be stated on your statement of account.

Footnotes

⁽¹⁾ Your deposits are covered by the Dutch Deposit Guarantee Scheme. This is a statutory scheme under which, if your bank is declared bankrupt or goes into liquidation, your deposits with the bank in question are protected up to a maximum limit of €100,000.

⁽²⁾ **General compensation limit:**

If account-holders cannot gain access to their deposits because a bank is not able to meet its obligations, they are compensated under the terms of the Dutch Deposit Guarantee Scheme. The maximum amount of compensation is €100,000 per bank. This means that all an account-holder's deposits with the same bank are totalled in order to calculate the amount covered by the scheme. For example, if an account-holder has a balance of €90,000 on his or her savings account, plus a balance of €20,000 on his or her current account, the amount of compensation paid is capped at €100,000.

⁽³⁾ **Compensation limit for joint accounts:**

In the case of joint account, the compensation limit of €100,000 applies to each individual account-holder.

If, on the date on which your bank is declared bankrupt or goes into liquidation, you hold a deposit that is directly connected with the purchase or sale of a privately-owned dwelling, this deposit is eligible for additional cover under the Deposit Guarantee Scheme for a period of three months after the date on which the deposit was made. The maximum value of the additional cover provided is €500,000. For further information, see www.dnb.nl under 'The Deposit Guarantee Scheme' (information available in English).

⁽⁴⁾ **Payment of compensation:**

The responsible Deposit Guarantee Scheme is the Dutch deposit guarantee scheme, a statutory scheme operated by:

The Dutch central bank (De Nederlandsche Bank N.V.)

P.O. Box 98

1000 AB Amsterdam

Physical address:

Westeinde 1

1017 ZN Amsterdam

Telephone (from 9 am to 5 pm on business days):

Number to call from the Netherlands: 0800-0201068

Number to call from abroad: + 31 20 524 91 11

Email: info@dnb.nl

Website: www.dnb.nl under 'The Deposit Guarantee Scheme' (information available in English)

The Dutch Deposit Guarantee Scheme will pay your compensation (up to a maximum limit of €100,000) within no more than 20 (twenty) business days. If you have not received any compensation by the end of this time limit, you should get in touch with the Deposit Guarantee Scheme. It is important to contact the scheme operator as soon as possible because you may no longer be eligible for compensation after a given time limit.

The time limit for the payment of compensation is to be gradually reduced to a period of 7 (seven) business days. During this transitional period, the Dutch central bank may, if requested to do so, award you an appropriate subsistence allowance.

For further information see: www.dnb.nl under 'The Deposit Guarantee Scheme' (information available in English).

ABN AMRO Clearing Bank N.V. has its registered office in Amsterdam.

ABN AMRO Clearing Bank N.V. is registered in the Amsterdam Trade Register under no. 33170459.

The Dutch VAT identification no. is NL NL0061.16.127.B01
