



**are you  
satisfied?**

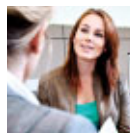
Questions or  
complaints?  
Tell us



“I don’t normally pay much attention to my banking affairs – they seem to look after themselves. Everything has always run smoothly. That is, until I discovered something strange on my account statement. I went to my branch and they solved the problem straight away.”

# questions or complaints?

## tell us



### **Not satisfied?**

You can submit your question, suggestion or complaint in four ways. >>

04



### **Filing an appeal**

Not satisfied with the solution? >>

06

### **An independent opinion**

Organisations you can submit your complaint to. >>

08

### **Names and addresses**

Who to approach for which complaint. >>

09

### **Information and advice**

At your service 24 hours a day, 7 days a week. >>

10

Your questions and complaints keep us on our toes and help us improve our service. Our job is to keep you satisfied.

## not satisfied? tell us



### Question, complaint or suggestion?

Your satisfaction is important to us. Do you have a suggestion for how we can improve our service? Or are you dissatisfied with how a product has been explained to you, how an employee has answered your question or how you have been served? Tell us. We will look for a suitable solution. Pass on your question or complaint, whether it relates to your personal or business banking, as soon as possible – in fact, the sooner, the better. If it relates to something that happened some time ago, it will be more difficult for us to retrieve the necessary information and to address your question quickly.

### And then...?

If possible, we will reply straight away. Sometimes, however, we will need more time to look into the matter, in which case you will receive within five working days:

- ▶ the answer; or
- ▶ confirmation of receipt

The letter of confirmation will state the file number, who is handling your case, when you will receive an answer and a phone number you can call for more information.

You can submit your question, complaint or suggestion in four ways:

- ▶ Phone our Advice & Service Centre, open 24 hours a day, 7 days a week, on our toll-free number 0800 - 024 07 12 (from the Netherlands) or on +31 (0)10 241 17 20 (from abroad).
- ▶ Go to [abnamro.nl/allesnaarwens](http://abnamro.nl/allesnaarwens) and submit your question, suggestion or complaint online.
- ▶ Discuss your question, suggestion or complaint with a member of staff at one of our branches.
- ▶ Send a letter to your branch. You will find the correspondence address for your branch at [abnamro.nl/contact](http://abnamro.nl/contact), under 'branches'.

When you file a complaint, you can be sure that we will always handle it with care.



**Under article 20 of our General Banking Conditions, you have thirteen months to submit a complaint about documents you have received from us.**

What to do if you are not satisfied with the solution.

## filing an appeal

### Were you expecting a different outcome?

If you are not satisfied with how we have resolved your question or complaint, you may submit an appeal by writing a letter to our Complaints Management Department at:

ABN AMRO Bank N.V.  
Klachtenmanagement (HQ 1114)  
Postbus 283  
1000 EA Amsterdam

Please state the following:

- ▶ a description of your complaint
- ▶ your name, address, telephone number and email address
- ▶ your account number

Be sure to include copies of any other information that is relevant to your complaint.



“I wasn’t aware that there is a special department that re-investigates customers’ complaints. It’s good to know the bank takes my views seriously.”

The Complaints Management Department will confirm receipt and state when you can expect a reply. The department will re-investigate your complaint and assess the previously offered solution, and will contact you with its findings. You will be informed if no further action is possible. If you are not satisfied with the outcome, go to the next page to read what your options are.



Go to [abnamro.nl/allesnaarwens](https://abnamro.nl/allesnaarwens) to find out what to do if you have a question, suggestion or complaint.

Not satisfied with the solution?

You have more options.

## requesting an independent opinion

### What to do if you are not satisfied

If you are not satisfied with the outcome, you can submit your complaint to the Financial Services Complaints Institute (KiFiD), an independent organisation that handles complaints from private individuals. Download the standard form at [kifid.nl](http://kifid.nl) and complete and return it within three months of receiving a final answer from the Complaints Management Department. The KiFiD Ombudsman will decide whether mediation between you and the bank is possible. If not, you can submit your complaint within three months to the KiFiD Disputes Committee. You pay a personal contribution for this purpose, which will be refunded if the committee finds in your favour. In some cases, you can submit your complaint to another committee (see the overview to the right for more information), or you can launch legal proceedings.

### Complaints on behalf of your business

If you have a complaint on behalf of your business, you may be able to engage a disputes committee, which handles complaints about specific subjects. The overview to the right provides more information. If your complaint is not handled by one of these committees or if you prefer, you can always launch legal proceedings.

Independent organisations.

## names and addresses

#### Financial services

##### **Financial Services Complaints Institute (KiFiD)**

(For private individuals only)  
Postbus 93257 - 2509 AG Den Haag  
(070) 333 89 99  
[kifid.nl](http://kifid.nl)

#### International payments

##### **Geschillencommissie Grensoverschrijdend Betalingsverkeer (International Payments Disputes Committee)**

(For businesses and institutions only)  
Postbus 90600 - 2509 LP Den Haag  
(070) 310 53 10 - [info@geschillencommissie.nl](mailto:info@geschillencommissie.nl)  
[geschillencommissie.nl](http://geschillencommissie.nl)

#### Credit registration

##### **Geschillencommissie BKR**

(For private individuals, businesses and institutions)  
Postbus 6080 - 4000 HB Tiel  
0900 - 257 84 35 - [info@bkr.nl](mailto:info@bkr.nl)  
[bkr.nl](http://bkr.nl)

#### General

##### **Consumentenbond (Dutch Consumer Association)**

(For members only)  
Postbus 1000 - 2500 BA Den Haag  
(070) 445 45 45  
[consumentenbond.nl](http://consumentenbond.nl)

##### **Reclame Code Commissie (Advertising Code Committee)**

(For private individuals, businesses and institutions)  
Postbus 75684 - 1070 AR Amsterdam  
(020) 696 00 19 - [info@reclamecode.nl](mailto:info@reclamecode.nl)  
[reclamecode.nl](http://reclamecode.nl)

You can reach ABN AMRO through various channels 24 hours a day, 7 days a week.

## information and advice

### Contact

Our Advice & Service Centre is available 24 hours a day, 7 days a week on our toll-free telephone number 0800 - 024 07 12 (from the Netherlands) or on +31 (0)10 241 17 20 (from abroad).

### Advice

You can address any questions you have about our products or services to a member of staff at one of our branches, or you can phone 0900 - 0024 (€ 0.10 per minute), open 24 hours a day, 7 days a week.

### Brochures

Our other brochures are available at our branch offices or can be ordered by telephone on 0900 - 0024 (€ 0.10 per minute).

#### About ABN AMRO

ABN AMRO Bank N.V. has its registered office at Gustav Mahlerlaan 10, 1082 PP Amsterdam (the Netherlands). Tel.: 0900 - 0024 (€ 0.10 per minute). Internet: abnamro.nl.

ABN AMRO Bank N.V. holds a banking licence from De Nederlandsche Bank N.V. (the Dutch central bank) and is included in the register of the Autoriteit Financiële Markten (AFM – Authority for the Financial Markets) under number 12020215.

ABN AMRO Bank N.V. may act as a provider of payment, savings and credit products, as an intermediary for payment, savings, credit and insurance products, and as an investment firm for all investment services and activities and related services.

ABN AMRO Bank N.V. is registered with the Commercial Register of the Amsterdam Chamber of Commerce no. 34334259. VAT identification number: NL820646660B01.

#### About this brochure

This brochure provides general information only and has not been tailored to your personal situation. Please note that the brochure does not advise you to act or refrain from acting. Any decisions you make based on this information will be at your own risk.

We have attempted to use reliable sources to create this brochure, but cannot guarantee that all information is correct, complete or up-to-date. Please contact us if you would like to know more about the subject of the brochure.

This brochure is intended for our customers in the Netherlands, and we cannot guarantee that its information will also prove useful in other countries.



Go to [abnamro.nl/allesnaarwens](https://abnamro.nl/allesnaarwens) and submit your question, suggestion or complaint. Visit [abnamro.nl](https://abnamro.nl) to find out more about our products and services.



[abnamro.nl/allesnaarwens](https://abnamro.nl/allesnaarwens)

Placeholder FSC