

Corporate Payment Charges 2018

Payment products

Accounts

Business account	€ 5.50	per account	per month
Foreign Currency account	€ 6.00	per account	per month
Third Party account	€ 5.50	per account	per month
G-account (blocked account)	€ 5.50	per account	per month
Business account non-resident (1)	€ 105.00	per client	per month

Cards

Debit Card	€ 1.50	per card	per month
Replacement Access Card	€ 3.50	per card	
PrePaid Card		rates on request	
Replacement Debit Card	free		
Access Card	free		

Corporate Packages (for business clients with a turnover up to 1 mln)

Basics for Business (2)	free	first year, then € 9.00	per month
Basics for Associations & Foundations (2)	€ 9.00		per month

Online Banking

Internet Banking

first user	€ 5.00		per month
second and each subsequent user	€ 1.00	per user	per month
replacement or extra e.identifier	free		

Access Online

dutch accounts only	€ 6.00	per user	per month
dutch and/or foreign accounts	€ 12.00	per user	per month

Corporate Payment Services (CPS)

CPS subscription fee Internet Services	€ 4.95	per token	per month
CPS set-up fee (3)	€ 99.95	per token per client	one-off fee
CPS Early delivery	€ 2.00	per client	per month
CPS contract (4)	€ 1.00	per contract	per month
CPS subscription fee Secure FTP (3)	€ 242.00		per month

Transfers within the Netherlands and other SEPA countries (in euro) (5)

Cashless transfers

Credit transfers

Fees for creditor

SEPA credit transfer	€ 0.15
Urgent transfer	€ 1.19
IBAN-Acceptgiro	€ 0.45

Fees for debtor

SEPA credit transfer	€ 0.08
SEPA credit transfer via form	€ 3.00
SEPA batch payment (6)	€ 0.08 + € 2.10 per batch
SEPA batch payment via Corporate Payment Services (CPS)	€ 0.10 + € 4.50 per batch
IBAN-Acceptgiro	€ 0.08
IBAN-Acceptgiro via form	€ 3.00
Urgent transfer (surcharge)	€ 5.50
Urgent transfer via one of our branches (surcharge)	€ 15.50
Transfer via one of our branches (surcharge)	€ 11.50

Direct Debit

Fees for creditor

SEPA Direct Debit	€ 0.10 + € 1.50 per batch		
SEPA Direct Debit via Corporate Payment Services (CPS)	€ 0.12 + € 4.50 per batch		
Request for cancellation SEPA Direct Debit (7)	€ 1.65		
Refusal SEPA Direct Debit (8)	€ 0.40		
Reject SEPA Direct Debit (9)	€ 0.40		
Refund SEPA Direct Debit (10)	€ 0.40	initiated by debtor	
Return SEPA Direct Debit (11)	€ 0.40	initiated by bank	
Reversal SEPA Direct Debit (12)	€ 1.65		
Refund of unauthorised Direct Debit (13)	€ 60.00		
Direct Debit contract (14)	€ 10.00	per contract	per month
Subscription fee Direct Debit e-Mandates (15) (3)	€ 20.00	per contract	per month
New or amended Direct Debit e-Mandate SEPA general (16) (3)	€ 0.65	per Mandate	
New, amended or cancelled Direct Debit e-Mandate SEPA B2B (17) (3)	€ 0.75	per Mandate	

Fees for debtor

Refused SEPA Direct Debit (18)	€ 0.40		
SEPA Direct Debit e-Mandate (19)	€ 0.10		
New, amended or cancelled Direct Debit e-Mandate SEPA B2B (20) (3)	€ 0.25	per Mandate	
Refund SEPA Direct Debit (21)	€ 0.40	initiated by debtor	
Refund SEPA Direct Debit (22)	€ 0.40	initiated by bank	

Other payments

Transfer form	€ 8.80	22 per booklet
Standing order	€ 0.55	per transfer

Maestro and V-Pay via ABN AMRO**Maestro and V-PAY**

Maestro and V-PAY (23)	€ 0.056	per transaction
Subscription fee POS terminal	€ 3.50	per terminal per month
First line support Equens	€ 15.95	per incident

Maestro and V-PAY bundle offers (23) (24)

▶ 2000 transactions monthly	€ 92.00	per month
▶ 4000 transactions monthly	€ 176.00	per month
▶ 6000 transactions monthly	€ 252.00	per month
▶ 8000 transactions monthly	€ 304.00	per month

Retourpinnen (debet card refund) Maestro and V-PAY (25)

Maestro and V-PAY	€ 0.07	per transaction
Subscription fee Refunds terminal	€ 5.00	monthly subscription fee per month

Pin-in-One (24) (26)**Pin-in-One Mobile**

▶ 100 transactions monthly	€ 45.00	per month
▶ 200 transactions monthly	€ 55.00	per month
▶ 500 transactions monthly	€ 65.00	per month
▶ 1000 transactions monthly	€ 85.00	per month

Pin-in-One Landline

▶ 100 transactions monthly	€ 35.00	per month
▶ 200 transactions monthly	€ 39.00	per month
▶ 500 transactions monthly	€ 49.00	per month
▶ 1000 transactions monthly	€ 69.00	per month

Pin-in-One Landline, GPRS SIM card

▶ 100 transactions monthly	€ 45.00	per month
▶ 200 transactions monthly	€ 55.00	per month
▶ 500 transactions monthly	€ 65.00	per month
▶ 1000 transactions monthly	€ 85.00	per month

Online payments**Fees for creditor****iDEAL via Payment Service Provider**

Set-up fee via Payment Service Provider	€ 50.00	one-off fee
Subscription fee iDEAL	€ 20.00	per month
iDEAL-transaction fee	€ 0.30	per transaction

iDEAL Self built

Subscription	€ 20.00	per month
iDEAL-transaction fee	rates on request	

iDEAL Easy (27)

Subscription	free	
iDEAL-transaction fee (28)	€ 0.60	per transaction
Costs 1 st line support	free	
Costs 2 nd line support	€ 25.00	per incident

iDEAL Only (27)

Subscription	€ 10.00	per month
iDEAL-transaction fee	€ 0.30	per transaction
Portal-transaction fee (29)		
▶ 1-150	€ 0.25	per transaction
▶ 151-300	€ 0.23	per transaction
▶ > 300	€ 0.20	per transaction
Costs 1 st line support	free	
Costs 2 nd line support	€ 25.00	per incident

Internet portal (Internetkassa)(27)

Subscription Internet portal	€ 75.00	per month
Subscription iDEAL	€ 25.00	per month
iDEAL-transaction fee	€ 0.30	per transaction
Portal-transaction fee (29)		
▶ 1-150	€ 0.25	per transaction
▶ 151-300	€ 0.23	per transaction
▶ > 300	€ 0.20	per transaction
Costs 1 st line support	free	
Costs 2 nd line support	€ 25.00	per incident

Tikkie Business application

Subscription	€ 15.00	per month
Transaction fee	€ 0.35	per paid transaction
SMS service add-on (optional)	€ 0.10	

Fees for debtor

iDEAL payment	€ 0.08	per transaction
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Cash**Cash deposits****Bagged deposits**

- | | |
|--|---|
| ▶ sealbag machine - request via Internet | € 5.25 + € 0.04 per banknote |
| ▶ sealbag machine - requested via form | € 7.50 + € 0.04 per banknote |
| ▶ via security transport (30) | € 0.04 per banknote / € 0.0022 per coin |

Unbagged deposits

- | | |
|-----------|-------------------------------------|
| ▶ via ATM | € 2.50 + 0.25% of transaction value |
|-----------|-------------------------------------|

Other deposits

- | | |
|------------------------------|---------------------------------------|
| ▶ order new sealbags | € 0.14 per sealbag + € 3.50 per order |
| ▶ non-quality surcharge (31) | € 5.00 per deposit |

Cash2Account

► Interest on turnover	1.80%	per year
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Cash withdrawals

ATM Euro withdrawal using Debit Card	€ 0.25
Banknote withdrawal at counter	€ 7.50 + 0.30% of transaction value
Coin withdrawal via security transport per roll	€ 1.75 + € 0.25 per roll/banknotes bundle (32)

Investigations in the Netherlands

Investigation/Inquiry charge (33)	€ 50.00
Return payment handling charge (33)	€ 50.00

Payments outside SEPA or in foreign currency (5)**Cashless transfers****Fees for creditor**

International transfer (electronic)	€ 9.00
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Fees for debtor

International transfer (electronic)	€ 9.00
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Surcharges (34)

► Urgent transfer (electronic)	€ 9.00	
► Transfer via form/branches	€ 11.50	
► Payment transfer forms	€ 8.80	3 per book
► Manual supplement charge (35)	€ 20.00	
► non-IBAN tariff (36)	€ 7.00	
► Faxed advice	€ 90.00	
► Delivery via fax/telephone	€ 90.00	
► OUR costs (all costs for ordering customer) (37)		costs foreign bank per country (pdf)

Cash and cheques

ATM foreign currency withdrawal using Debit Card	€ 2.25 + 1.2% commission
Bank cheque (electronic)	0.1% - € 4.00 subject to a minimum of € 5.50 and a maximum of € 55.00 + € 10.00
Cheque collection (under usual reserve)	€ 35.00
Cheque collection	€ 55.00

International investigations

Investigation/Inquiry fee (33)	€ 50.00
Stop Payment (33)	€ 50.00
Return payment handling charge (33)	€ 50.00
Copy swift message	€ 25.00

Reporting and alerting

Account reporting

Electronic reporting	€ 0.085	per reported transaction	per contract
▶ Batch details (38)	€ 0.012	per reported transaction	per contract
▶ Aggregate (39)	€ 0.012 per transaction + € 2.50 per transaction type		

Bank statement on paper (delivery in the Netherlands)

▶ daily	€ 1.00	per mailing
▶ weekly	€ 2.00	per mailing
▶ fortnightly	€ 3.00	per mailing
▶ monthly	€ 5.00	per mailing
▶ copy account statement	€ 5.50	

Other reports

Enclosure list	€ 1.15	per page
Monthly report	€ 1.10	per page
Track & Trace	€ 25.00	per month

Equens report

▶ on paper	€ 0.055 per transaction + € 0.60 per transaction type	
▶ Status rapport via Corporate Payment Services (CPS) (40)	€ 0.0005 + € 2.25 per batch	

Alerting

Payment alert per SMS	€ 0.20
Payment alert per e-mail	€ 0.10
SMS alerts for debit payments	free

Bank statements

Standard bank statement per month end (3)	€ 115.00	per entity with a maximum of € 600.00
Standard bank statement per any other date (3)	€ 175.00	per entity with a maximum of € 750.00
Bank statement new BV or NV (3)	€ 50.00	
Solvency statement (3)	€ 150.00	

Trade Finance & Guarantees

Documentary Collection

Provisions

Collection provision	€ 150.00	including 1 tracer
Direct collections provision	€ 90.00	including 1 tracer

Options

Urgent processing	€ 100.00	for same day processing (application received before 14:00 CET)
Amendments (41)	€ 60.00	per amendment
Tracers	€ 25.00	per tracer
Discounting	€ 100.00	plus discount percentage
Protest charges	€ 100.00	plus the charges for having drawn up the deed of protest
Aval commission (42)	€ 50.00	plus minimum 0.1% per month, with a minimum of € 15.00 per month

Release of goods (43)	€ 100.00	
Deferred payments	€ 45.00 € 20.00	for import collections for export collections
Consultancy and support (3)	€ 95.00 per hour	with a minimum of € 50.00 for consultancy and/or additional support
Handling fee (44)	€ 25.00	for all extra not listed handling
Communication		
Swift	€ 25.00	per message
Reception (ready for shipment)	€ 10.00	per postal
Certified mail	€ 15.00	per postal
Courier service DHL (45)	€ 15.00 € 35.00	per postal within the Netherlands per postal outside the Netherlands
Urgent courier service	Costs of urgent courier services	
Documentary Credit		
Provisions		
Issuing import L/C (46)	€ 100.00	
Risk fee (42)	Percentage per month to be determined per letter of credit (minimum € 50.00 per month)	
Advising	€ 100.00	
Document examination	€ 100.00	plus 0.15% of the amount of drawing (in case of import credit subject to VAT)
Urgent handling fee	Upon request	
Options		
Concept	Commission for document pre-checking and/or drafting a concept text for a future transaction. € 95.00 per hour with a minimum of € 125.00	
Amendments	€ 60.00	per amendment
Document pre-examination	€ 95.00	per hour with a minimum of € 125.00
Discrepancy fee	€ 75.00	per set of discrepant documents
Discounting	€ 100.00	plus discount percentage
Deferred payment/Acceptance (42)	Percentage per month to be determined per Deferred payment/Acceptance (minimum € 50.00 per month)	
Confirmation commission (42)	Percentage per month to be determined per letter of credit (minimum € 200.00)	
Commitment to Pay/Accept/Negotiate (42)	Percentage per month to be determined per letter of credit (minimum € 250.00)	
Release of goods (43)	€ 100.00	
Transfer commission	€ 350.00	plus 0.15% of the transferred amount
Consultancy and support (3)	€ 95.00	per hour with a minimum of € 50.00 for consultancy and/or additional support
Extra handling fee (44)	€ 25.00	for all extra not listed handling
Communication		
Swift	€ 25.00	per message
Reception (ready for shipment)	€ 10.00	per postal
Certified mail	€ 15.00	per postal
Courier service DHL (45)	€ 15.00 € 35.00	per postal within the Netherlands per postal outside the Netherlands
Urgent courier service	Costs of urgent courier services	

Guarantees**Provisions**

New application	€ 100.00	
Guarantee commission (47) (48) (49)	1.20%	per annum with a minimum of € 15.00 per month
Advising a guarantee (50)	€ 100.00	

Options

Amendments	€ 50.00	per amendment
Customised text (50)	€ 95.00	per hour with a minimum of € 125.00 for customisation support and/or consultancy
Claim handling	€ 250.00	per claim (legal costs not included)
Urgent processing	€ 150.00	per guarantee
Duplicate guarantee	€ 50.00	per duplicate
Extra copy guarantee	€ 25.00	per copy
Support or consultancy (3)	€ 95.00	per hour with a minimum of € 50.00 for additional support and/or consultancy
Other handling fee	€ 25.00	for all extra not listed handling

Communication

Swift	€ 25.00	per message
Reception (ready for shipment)	€ 10.00	per postal
Certified mail	€ 15.00	per postal
Courier service DHL (45)	€ 15.00 € 35.00	per postal within the Netherlands per postal outside the Netherlands
Urgent courier service	Costs of urgent courier services	

- (1) Applicable to clients of Corporate Non-Residents.
- (2) The first year the Basics for Business includes all electronic transfers in EUR within the European Economic Area (EEA) (part of Starters Package until July 1st, 2017). After the first year the first 200 electronic transfers are free, which includes reporting in Internet Banking or Mobile Banking. If you use the Basics for Associations & Foundations Package, a franchise of € 400 applies. A package consists of 1 Debit Card, 1 Business account, 1 Business Savings Account and Internet Banking for the first user.
- (3) Price excluding VAT.
- (4) Per SEPA Credit Transfer (SCT) contract, SEPA Core Direct Debit (SDD) contract or SEPA Business to Business Direct Debit contract.
- (5) SEPA stands for Single Euro Payments Area. The Single Euro Payments Area covers the EU member states plus Iceland, Norway, Liechtenstein, Switzerland and Monaco.
- (6) Plus € 0.01 per transaction when uncompressed.
- (7) Request for cancellation of a batch or an individual transaction (after it has been sent to clearing). As a creditor of SEPA Direct Debit, you can submit a request for cancellation of a batch or an individual transaction once the batch has been sent to clearing. This request will be processed on a 'best effort' basis. Charges will be levied for each item in the batch.
- (8) Refusal SEPA direct debit (initiated by the debtor). Your customer can refuse your direct debit in advance, i.e. before the specified execution date. With SEPA Business to Business Direct Debit this is possible up to, and including, the specified execution date. The total amount of the direct debit batch you have provided is credited to your account. Individual items that have been refused are debited to your account as a 'refusal SEPA direct debit'.
- (9) Reject SEPA direct debit (initiated by the bank). The debtors bank can reject your direct debit before it is debited to your client. Individual items that have not been collected will be debited to your account.
- (10) Refund SEPA direct debit (initiated by the debtor). The debtor can refund your SEPA Core Direct Debit transaction within a period of eight weeks after the execution date.
- (11) Return SEPA direct debit (initiated by the bank). The debtors bank may, for various reasons, return your direct debit transaction after the direct debit has been executed. In the case of SEPA Core Direct Debit, this is possible for a period of up to five working days. The corresponding period for SEPA Business to Business Direct Debit is two working days. This results in a debit entry to your account.
- (12) Reversal of a batch or an individual transaction (after it has been processed). As the creditor of a direct debit batch or an individual transaction, you can request a reversal once the batch has been collected. This request will be processed on a 'best effort' basis. Charges will be levied for each item in the batch. A reversal must take place within two working days after the execution date.
- (13) This tariff will be charged to you as a creditor if an accusation of unauthorised direct debit, submitted by one of your clients, is granted. An accusation of unauthorized direct debit will be granted when, following a request from the bank, you are unable to submit a valid mandate within the prescribed period.
- (14) A direct debit contract may contain multiple direct debit types and multiple creditor accounts. However, the fee is always charged per contract.
- (15) You can offer your clients the option to sign Direct Debit e-Mandates. For this we charge a monthly subscription fee. The implementation costs of Direct Debit e-Mandates on your website are not included in this fee.
- (16) This will be charged each time your client signs or amends a general SEPA Direct Debit e-Mandate on your website.
- (17) This will be charged each time your client signs, amends or cancels a Direct Debit e-Mandate SEPA B2B on your website.
- (18) Refusal SEPA direct debit (initiated by the debtor). You can refuse an announced direct debit in advance, i.e. before the specified execution date. With SEPA Business to Business Direct Debit this is possible up to, and including, the specified execution date. In that case, no debit entry will be made to your account.
- (19) SEPA direct debit mandate. You have given a mandate to one of your business associates to collect direct debit payments from your account. You are the debtor, so when they make use of this mandate, a debit entry is made to your account.
- (20) You have signed, amended or cancelled a Direct Debit e-Mandate SEPA B2B.
- (21) Refund SEPA direct debit (initiated by the debtor). You can refund a SEPA Core Direct Debit debited to your account within a period of eight weeks after the execution date.
- (22) Refund SEPA direct debit (initiated by the bank). The bank may, for various reasons, return a direct debit from your account after it has been executed. In the case of SEPA Core Direct Debit, this is possible for a period of up to five working days. The corresponding period for SEPA Business to Business Direct Debit is two working days. This results in a credit entry to your account.
- (23) Maestro and V-PAY transactions are exempt from VAT.
- (24) Maestro and V-PAY bundle offers are no longer sold to clients. You can still amend your existing contract. Transactions above the chosen bundle offer cost € 0.056 per transaction.
- (25) The subscription fee for Retourpinen is only applicable for terminals on which the Retourpinen functionality is activated. The transactions and the subscription fee for refunds are exempt from VAT.
- (26) PIN-in-One is no longer actively sold. You can still amend your existing contract. Transactions above the chosen bundle offer cost € 0.056 per transaction. New Maestro and V-PAY contracts are offered in the Shop Package with our partner EMS.
- (27) These products are no longer actively sold. ABN AMRO now offers the Webshop Package through our partner EMS.
- (28) A minimum of 20 transactions is charged per month (€ 12.00).
- (29) Number of transactions per month.
- (30) This is the fee charged by ABN AMRO. This does not include the fee charged by the security transport company.
- (31) The content of a sealbag has to comply with certain conditions for us to be able to handle it correctly. These conditions are mentioned on the sealbag. If the sealbag does not comply with the quality conditions, the processing costs are higher and a non-quality fee will apply.
- (32) A bundle is 100 banknotes of a certain denomination.
- (33) This tariff does not include costs from Equens or other banks. Handling charges of ABN AMRO are included.
- (34) Surcharge on top of the standard pricing for an electronic international transfer.
- (35) Fee for completing and/or correcting an incomplete and/or incorrect transfer.
- (36) Compensation for the fee that the receiving bank charges for executing an outgoing foreign payment without IBAN.
- (37) For the option 'OUR' (all costs for ordering customer) the costs of the correspondent bank will be charged on top of the fees that ABN AMRO charges.
- (38) SEPA Direct Debit and SEPA Credit Transfer batches are standard booked as one aggregated amount. You can view the batch details by using the CAMT.053 reporting format. If you would like to activate the batch details in CAMT.053, please contact your contact person within ABN AMRO.
- (39) Some transaction types can be aggregated upon your request. They will then be entered to your account as a daily sum of the transactions. You can view the details of the individual transactions within this sum if you use CAMT reporting. This applies to incoming IBAN Acceptgiro Payments and to incoming iDEAL payments, as well as to SEPA direct debits that have been refused, reversed and rejected.
- (40) All individual transactions will be reported back.
- (41) Additional handling fee applies in case the collection is to be presented to a new drawee.
- (42) Calculated per calendar month. A part of a month will be calculated as a whole month.
- (43) Additional € 150.00 will be charged to the presenting party in case ABN AMRO did not give approval to address the goods to the bank.
- (44) Examples: Request to receive copy of messages, status-update forwarding documents, forwarding documents to 3rd party (excl. courier cost).
- (45) € 10.00 when courier DHL contract of the client is used or when postal are collected by client at ABN AMRO.
- (46) Issuing fee will be charged for reactivating an import L/C which has been expired.
- (47) Plus the cost of the foreign bank in case the guarantee must be issued through a local bank abroad.
- (48) Guarantee commission is charged for the duration of the guarantee, per month on the outstanding balance of the guarantee (part of the month will be charged as a whole month).
- (49) Guarantee commission is standard 1.00% per annum when a cash cover is used as collateral.
- (50) Not applicable for rental guarantees.

Modifications reserved, rates per January 1st 2018