

General Terms and Conditions ABN AMRO Creditcard App

Article 1. Definitions

ABN AMRO Creditcard App: the application software provided by us under the name 'ABN AMRO Creditcard App';

Biometrics: fingerprint or facial recognition which enables you to log in to the ABN AMRO Creditcard App, Approve Tasks and view the Pin Code;

Card: the creditcard we have issued to you. This refers to both the Main Card and the Extra Card;

Click to Pay: the service of Mastercard with which your Card- and address details will be transferred to joining merchants;

Creditcard Agreement: the agreement between you and us with regard to the Card;

Credit Card Online: your personal internet environment of your Card;

Device: the device on which you access the Wallet or your Wearable-account;

Digital Creditcard: the digital creditcard in the Wearable or in the Wallet;

Documentation: the (product) information, prices and conditions with regard to the ABN AMRO Creditcard App you have received from us;

Extra Card: any extra Card issued by us in addition to a Main Card;

Main Card: the Card in respect of which an Extra Card has been issued;

Us (our/we): International Card Services BV, Postal address: PO Box 23225, 1100 DS Diemen. Visiting address: Wisselwerking 58, 1112 XS, Diemen;

Approve Tasks: the functionality in the ABN AMRO Creditcard App that enables you to authorize an online payment, log into Credit Card Online, authorize to change your personal information in Credit Card Online and authorize a money transfer from your Card account to your bank account in Credit Card Online;

Agreement: the agreement between you and us regarding the ABN AMRO Creditcard App. The Agreement comprises these General Terms and Conditions and the Documentation; the personal identification number that allows you to authorise payments and cash withdrawals with your Card;

Access Code: the five digit access code you created which enables you to log in to the ICS App, Approve Tasks and view the Pin Code;

You (you/your): user of the ABN AMRO Creditcard App, also the holder of a Card;

Wallet: environment on a Device which enables you to use your Digital Creditcard;

Wearable: the body-worn device that enables you to use your Digital Creditcard.

Article 2. Commencement, term and termination of the Agreement

2.1 The Agreement takes effect the moment you register for the ABN AMRO CreditcardApp by creating an Access Code and indicating your agreement to these General Terms and Conditions.

2.2 You can install the ABN AMRO Creditcard App on one phone or tablet only.

2.3 The Agreement is entered into for an indefinite period. Both you and we are entitled to terminate the Agreement with immediate effect.

2.4 The Agreement will end automatically the moment the Creditcard Agreement ends.

2.5 We may suspend and/or terminate the Agreement with immediate effect in the following situations:

(a) in the event of the abuse, or presumed abuse, of the ABN AMRO Creditcard App;

(b) if your Card has been blocked;

(c) in the event of the telephone/tablet on which the ABN AMRO Creditcard App has been downloaded having been lost, stolen or gone missing.

Article 3. The functionalities of the ABN AMRO Creditcard App

3.1 In 'List of Transactions' you can find all new expenses and amounts received for the Card (including reserved transactions) arranged in the same time periods as the monthly account statements. 'List of Transactions' also states the actual spending limit.

3.2 We do not guarantee that the information in "List of Transactions is always up-to-date. When you perform a transaction, it is possible that it is not immediately displayed in the 'List of Transactions'.

3.3 You may derive no rights from the information provided by us by way of the ABN AMRO Creditcard App.

3.4 We make every effort to secure the ABN AMRO Creditcard App against loss of data, irregularities and the unlawful use by third parties. However, we cannot guarantee the permanent availability of the ABN AMRO Creditcard app, the absence of errors or defects, or the non-occurrence of improper or unlawful use by third parties.

3.5 We may disable, or temporarily disable, the ABN AMRO Creditcard App for management and maintenance purposes, and/or as a result of fraud, or, if necessary, limit its functionalities.

Article 4. Approve Tasks

4.1 This functionality enables you to log into Credit Card Online, authorize an online payment and authorize to change your personal information in Credit Card Online and authorize a money transfer from your Card account to your bank account in Credit Card Online.

4.2 An Extra Card-holder may only authorize online payments.

4.3 You can Approve Tasks by way of Biometrics or Access Code.

Article 5. Biometrics

5.1 You can log into the ABN AMRO Creditcard App, Approve Tasks and view the Pin Code by way of fingerprint or facial recognition. You must activate this functionality in 'Settings' by way of the Access Code. If someone else is using fingerprint or facial recognition on your phone/tablet these must be removed before you can activate this functionality.

5.2 You can also deactivate Biometrics. You must then log into the ABN AMRO Creditcard App, Approve Tasks or view the Pin Code by way of the Access Code.

5.3 If logging into the ABN AMRO Creditcard App or Approve Tasks by way of Biometrics proves impossible after three attempts you must reactivate Biometrics by way of the Access Code.

Article 6. Payment by way of the ABN AMRO Creditcard App (Main Card holders only)

6.1 It is possible to make a payment to us by way of the ABN AMRO Creditcard App. The ABN AMRO Creditcard App enables you to make a payment to us when your account statement has become available, or earlier. Making a payment to us by way of the ABN AMRO Creditcard App is identical to making a payment to us by way of Credit Card Online.

6.2 The List of transactions states the credit and debit entries on the Card (including reserved amounts), according to the periods corresponding with your account statements. When an account statement has become available in Credit Card Online, this will be shown on the List of transactions, together with the date by which payment must have been received by us at the latest. If you pay us by direct debit, the List of transactions will tell you when an amount will be charged to your account.

6.3 The outstanding balance of the Spread Payments Facility, may always be paid by means of the minimum amount due on an account statement. This appears as a payment option in the payment screen, but you are also free to pay a higher amount, or the full amount shown in the account statement.

6.4 If you do not make use of the Spread Payments Facility, you must always pay the full outstanding balance shown in the account statement, which amount will always appear automatically in the payment screen.

Article 7. Click to Pay

7.1 You can add your Card to a Click to Pay profile with Mastercard in the ABN AMRO Creditcard App. You can also remove your Card from the Click to Pay profile with Mastercard in the ABN AMRO Creditcard App.

7.2 Click to Pay is personal. You may only add your own Card to a Click to Pay Profile with Mastercard and you are responsible for adding your Card to a Click to Pay profile with Mastercard.

Article 8. Digital Creditcard

8.1 You can add your Card to Wallet or Wearable in the ABN AMRO Creditcard App. The removal of your Card from the Wallet or Wearable must take place in the Wallet or Wearable.

8.2 Your Digital Creditcard is personal. You may only add your own Card to a Wallet or Wearable and you are responsible for adding your Card to a Wallet or Wearable.

Article 9. Pin Code and confidentiality

9.1 You can view the Pin Code of your Card in the ABN AMRO Creditcard App by way of Biometrics or the Access Code. You may only view de Pin Code yourself.

9.2 You must make sure that others cannot watch when you view the Pin Code. Just like your Card, the Pin Code is personal and must be viewed by yourself only. You must not disclose the Pin Code to anyone, including relatives, housemates and our employees. If you make a note of the Pin Code, you must make sure that others cannot recognise it as such or can identify its purpose

Article 10. Your obligations

10.1 The ABN AMRO Creditcard App is personal and may be used only by you for your own Card

10.2 You must notify us at once of any changes relevant to the Agreement. You must notify us of any changes in your contact details or change them yourself in Credit Card Online.

10.3 You must treat the Access Code with the greatest possible care, you must keep the Access Code strictly confidential to anyone, including relatives, housemates and our employees. If you make a note of the Access Code you must make sure that others cannot recognise it as such or can identify its purpose.

10.4 You must report the loss or theft of your telephone/tablet on which the ABN AMRO Creditcard App is installed to us at once.

10.5 If consulting the ABN AMRO Creditcard App gives you reason to believe that abuse is being made of the Card, you must report this to us at once.

10.6 We may provide instructions regarding the safe use of the ABN AMRO Creditcard App, the making of online payments with Click to Pay or your Digital Creditcard, or about the way in which the Access Code should be protected, how Biometrics should be used or about viewing the Pin Code or about the way in which the Pin Code should be protected. You are obliged to comply with these instructions. General instructions can be found on www.icscards.nl/abnamro/veiligheid.

10.7 You may not distribute the ABN AMRO Creditcard App or make it available to a third party without our prior written permission. You may not connect the ABN AMRO Creditcard App to a network that might enable other devices to make use of the ABN AMRO Creditcard App. You may not disassemble, decompile or reverse engineer the ABN AMRO Creditcard App.

Article 11. Deactivating the ABN AMRO Creditcard App

11.1 You may deactivate the ABN AMRO Creditcard App in the ABN AMRO Creditcard App or by phoning us. If you enter an incorrect Access Code three times, the ABN AMRO Creditcard App will be deactivated automatically.

Article 12. Costs

12.1 The ABN AMRO Creditcard App is free of charge. Any costs you are charged by third parties for using the ABN AMRO Creditcard App, or for being able to use it (such as the costs of a telephone/tablet, telephone subscription/internet subscription), must be paid by yourself.

Article 13. Liability

13.1 If you have complied with your obligations arising from article 9 and 10, you will not be liable for the use that was made of the ABN AMRO Creditcard App after your phone/tablet was lost or stolen, or for any events of abuse of the ABN AMRO Creditcard App. However, if you have failed to comply with these obligations, if you turn out to have committed fraud, or in the event of a wilful act or gross negligence on your part, you will be fully liable for the use of the ABN AMRO Creditcard App following any loss, theft of your phone/tablet or abuse of the ABN AMRO Creditcard App.

13.2 We shall not be liable for any damage resulting from the absence of information in the ABN AMRO Creditcard App or the provision of incorrect information by means of the ABN AMRO Creditcard App.

13.3 We do not guarantee the permanent, uninterrupted use of the ABN AMRO Creditcard App. We will not be liable if you cannot make any use, full use or timely use of the ABN AMRO Creditcard App.

Article 14. Intellectual property

14.1 All rights of intellectual and industrial property to the ABN AMRO Creditcard App and all the related software and/or materials are owned by us or by our licensors.

14.2 For the duration of the Agreement you will be given a non-exclusive and non-transferable right to use the ABN AMRO Creditcard App and all the related software and/or materials, in accordance with these General Terms and Conditions.

Article 15. Amending the Agreement

15.1 We have the right to amend the Agreement. We will notify you of this before the amendments take effect. If you do not agree to the amendments, you may terminate the Agreement.

Article 16. Other provisions

16.1 We may turn down a request for registration for the ABN AMRO Creditcard App.

16.2 If any provision of these General Terms and Conditions should become void or be nullified, the remaining provisions of these General Terms and Conditions shall remain in full force and effect.

16.3 The Agreement is supplementary to the Creditcard Agreement and is valid alongside the Creditcard Agreement. The general terms and conditions of the Creditcard Agreement equally apply to this Agreement, except if provided otherwise in this Agreement.

16.4 The Agreement is governed by Dutch law. Any disputes about the Agreement may be submitted to the Dutch court only.

16.5 A copy of these General Terms and Conditions may be obtained from us at no charge.

Diemen, May 2026