How To Open A Student Account
At ABN AMRO Bank

This document explains how to open a Student Package partly online at ABN AMRO.

What is a Student Package?
The Student Package contains everything you need to do your banking in the Netherlands:
- Bank account
- Debit card
- E.dentifier (card reader)
- Mobile Banking and Internet Banking
- Free savings account (optional)

Step 1: go to the website of ABN AMRO
Go to: www.abnamro.nl/studentaccount and click on ‘Take out the Student Package’
Or:
Step 2: fill in the online application form

After clicking on the button, you will go to an application form, where we ask you to fill in your personal details, contact details and identification details:

When filling in your details, please pay attention to the following:

**Name**

Fill in your first names as they are shown in your passport.

**Address**

You will receive your debit card, PIN code and card reader at the address you fill in. So please fill in the correct address. Do not forget to add any additional numbers, like your room number.

**BSN Number / Tax Number**

The Student Package is for students aged 18 to 30 who receive their student loan, vocational/work compensation or study allowance in their ABN AMRO Student Account (Studentenrekening). You will also need a BSN number and a registered address in the Netherlands.

Note: if you do not yet have a BSN number, you can still apply for a Student Account. But within 6 weeks after your application, you will need to provide us with your BSN Number. You can send it by e-mail to studentbsn@nl.abnamro.com. Please mention the city of your University, your name and date of birth.

If you do not yet have this number at the time you apply for an account, please fill in the Tax Identification Number (TIN) or Financial Identification Number (FIN) from your home country.

More information can be found:

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Note: if you do not send your BSN Number within 6 weeks after your application, your bank account will be blocked.

**Identification document**

We ask you to fill in the correct information, you can find on your identification document. When verifying your identity, the information you filled in, needs to correspond to the information on your document.
Step 3: ABN AMRO will verify your identity
After you online applied for a Student Package, you will receive an e-mail or a local ABN AMRO employer calls you to make an appointment at our local branche. During the appointment we will verify your identity and checking your documents. Please make sure you have the following documents:

- Your passport or European ID Card
- Proof of enrolment at University
- Document with BSN Number OR document with TIN/FIN Number
  More information about the TIN/FIN number can be found in the link below

The employee of ABN AMRO checks if the information on your documents corresponds with the information you filled in online.

Besides verifying your identity, we also asks to sign the bank agreement and the identification check. Usually you will receive your debit card, PIN number and e.dentifier (card reader) within 5 working days.
Note: because many students apply for a bank account in the winter, it can take one or two working days longer.
ABN AMRO Student Insurance

In addition to your International Student account, we offer a special Student Insurance. This all-in-one insurance contains: a Personal Liability Insurance, a Home Contents Insurance, and an Accident Insurance (optional).

A Personal Liability Insurance
Accidents can happen when you least expect them, and can cause damage to other people or their property. If you are held liable for such damage, third-party cover ensures that you will not have to pay all of the costs yourself. You are covered for injury to others and damage to property that you have caused as a private individual.

A Home Contents Insurance
Our Home Contents Insurance covers your possessions against theft, fire and storm. And if you move house, your things will be covered at both your old and new address.

An Accident Insurance (optional)
Accidents often have drastic consequences, especially if somebody dies or becomes permanently disabled. In that case, personal accident insurance at least gives you the security of a lump sum payment for yourself or your next of kin.

Premium (costs)
- **Single persons**: € 3.53 per month; including Accident Insurance € 3.83 per month
- **Married or cohabiting couples**: € 5.30 per month; including Accident Insurance € 5.60 per month for the first insured person

For more details and calculating your premium, please visit [www.abnamro.nl/studentinsurance](http://www.abnamro.nl/studentinsurance)
ABN AMRO Annual Travel Insurance
ABN AMRO also offers the Annual Travel Insurance. The insurance covers costs related to: accidents, unexpected costs and luggage during your travel all year around. Additionally, it also covers medical costs (in case of emergency) that the Dutch Health insurance does not cover.

**European cover**
This covers your holidays in the Netherlands and the rest of Europe. This insurance costs €4,68 per month.

**World cover**
This covers your holidays all over the world. This insurance costs €5,23 per month.

You can also add additional cover options.

All the costs are monthly. This includes taxes. All the information regarding the Annual Travel Insurance, and other insurances can be found on our website: [www.abnamro.nl/insurances](http://www.abnamro.nl/insurances)