Claim form for renovation or new-build property

ABN·AMRO

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Your mortgage includes a home improvement or home construction account, from which we pay your invoices for the renovation of your existing property or the construction of your new-build property. To submit invoices, please submit copies and complete this claim form. We will check the invoice(s) and the completed claim form before we effect payment. We pay claims to your bank account, or directly to your main contractor or supplier.

How to use this claim form
1. Complete the form.
2. Print it out.
3. Sign the printed form using a pen.
4. Scan the printed and signed claim form, or make a clear photo of it, and e-mail it together with copies of your invoices for which you wish to make a claim to mijnverzoek@nl.abnamro.com (stating your loan number in the subject line), or send this by surface mail to:
   ABN AMRO Bank N.V.
   T.a.v. Bouwdepot
   Postbus 547
   3800 AM Amersfoort

Your details

Initials + Surname	
Address (or project name of your new-build)	
Post code (or construction number of your new-build)	
City/town	
Telephone number	
Loan number	

What is this claim form for?

Choose one of these two situations and read the note applying to your situation.

☐ For renovation of my existing property
- We will pay claims to you, not to your contractor or supplier. You pay the invoice(s) to your contractor or supplier.
- We pay the total amount of your claims to your bank account. This account is also the account we use to debit your monthly mortgage payments.

☐ For construction of my new-build property
- You claim for the instalments under your purchase/building contract with us. We pay these amounts either to you or directly to your contractor, this is for you to decide.
- If your contractor also performs additional work, we can pay these costs either to you or directly to your contractor. Please state this clearly on your claim form.

You wish to receive a claim in your own account

If you are claiming for a energy-saving provision (EBV) or you are making a claim from your energy-saving budget (EBB), state this clearly by inserting 'EBV/EBB' in the description. For example: Floor insulation (EBB) or HR++ glass (EBV).

Description (e.g. kitchen, roof, flooring)	**Invoice number** (from your contractor or supplier)	**Amount**
		€
		€
		€
		€
	Total	€ 0

You wish us to pay a claim directly to your contractor or supplier

If you are claiming for a energy-saving provision (EBV) or you are making a claim from your energy-saving budget (EBB), state this clearly by inserting 'EBV/EBB' in the description. For example: Roof insulation (EBB) or Facade insulation (EBV).

Description (e.g. kitchen, roof, flooring)	**Invoice number** (from your contractor or supplier)	**Pay to IBAN** (account number of your contractor or supplier)	**Name** (of your contractor or supplier)	**Amount**
				€
				€
				€
				€
			Total	€ 0

Declaration

By completing and submitting this form, you declare that:
- You are aware of our general terms and conditions, the agreements made in your mortgage offer and any attachments thereto.
- The claim is equal to the amount in the approved renovation plan you submitted to us before the loan was issued. Or, in case of a new-build, the claim is in accordance with the approved instalment schedule in the purchase or building contract and/or the list of additional works you submitted before the loan was issued.
- The renovation or construction has been effected as described in the valuation report or the purchase/ building contract with the associated instalment schedule and/or list of additional works.
- You declare that you have submitted the claim with the correct amount and that you have not previously submitted this claim.
- You authorise ABN AMRO or its representative to request information from your contractor, supplier or other party involved regarding your claim if necessary.

Is the renovation of your property or construction of your new-build complete?

☐ **No**, there will be further claims in the future.

☐ **Yes**, the renovation of my property or construction of my new-build is complete. ABN AMRO will pay the amount remaining in your home construction/renovation account to you, or will redeem this amount from your outstanding mortgage. For the rules applying to this, see the Q&A section.

Signature

Place

Date (dd-mm-yyyy)

Signature of first debtor

Signature of second debtor*

* Complete this only if the loan is in two names.

Questions and answers

The main questions and answers regarding the use of this claim form are listed below. The Q&A is divided into three sections:
- Renovation and new-build
- Renovation only
- New-build only

Renovation and new-build

What happens with my claim form if I fail to make my monthly mortgage payment, or fail to make it on time?
What happens with my claim form if I fail to make my monthly mortgage payment, or fail to make it on time?

Can I claim for invoices not stated in my renovation plan, instalment schedule and/or list of additional works?
You cannot claim for invoices (for goods or services) not stated in your renovation plan, instalment schedule and/or list of additional works.

When will ABN AMRO not pay an invoice?
We will not pay an invoice if:
- You have not yet used the agreed amount of your own funds for the construction or renovation. You must use this amount first before you can use your home construction/renovation account.
- The invoice is not correct, or:
- The invoice is not in accordance with the renovation plan, instalment schedule or list of additional works.

If we do not pay your claim, we will inform you of the reason for this.

In which bank account will I receive the amount claimed?
We will pay the total amount of your claim to the bank account from which we debit your monthly mortgage payment.

How long does it take before I receive the money in my account?
It takes us around 5 business days to process and pay your claim form.

Is there a minimum amount I have to claim?
No, there is no minimum.

Why do I have to submit a copy of my invoices?
We recommend that you retain the original invoices for your records. You may need them as proof of guarantee. This is the reason we ask you to make copies or photos of your invoices. Send the copies to us with your claim form.

Can I have original invoices returned to me?
We archive the claim forms and invoices in digital form, after which the copies are destroyed. Please therefore submit only copies of your invoices. We are not able to return original invoices.

Why do I have to state my telephone number on the claim form?
On the claim form, we ask you to state a telephone number on which you are available during the day. We will contact you if we have any questions. This will help to process your claim form more quickly.

What are the conditions for payment of an invoice for which I wish to claim?

- The invoice must clearly state the works (goods or services) you have paid for.
- If the invoice makes reference to an offer, include a copy of the offer concerned. If you have already sent this offer to us, please submit a copy of the offer with the invoice anyway.
- The invoice from your contractor or supplier should state the following:
  - Name
  - Address
  - Chamber of Commerce number
  - VAT number
  - Bank account number
- If you are submitting a till receipt, this must in any case state the name and address of the contractor or supplier. If this is not the case, we will not be able to pay the till receipt.
- If you are submitting a receipt for a PIN payment, always submit a copy of the invoice or till receipt as well. We cannot make payment for a PIN payment receipt without this copy.
- If you have a mortgage with the National Mortgage Guarantee (NHG), always make sure that the date of the invoice is after the application date of the mortgage offer. For mortgages without NHG, the date of the invoice must always be after the date of the interest-rate offer.

If you wish to know more about the terms and conditions of the home construction/renovation account, go to abnamro.nl/voorwaarden.

Renovation only

What happens to the amount remaining in the home renovation account once the renovation is complete?

- If you have a mortgage with NHG, we will reduce your loan by the amount remaining in the home renovation account. This will not count towards the amount that you may repay (redeem) each year without charge.
- If you have a mortgage without NHG, you have reserved part of your home renovation account for energy-saving changes to your property, and the amount remaining in your home renovation account is less than €7,500, we will first reduce your loan by the amount you have not spent on improving the sustainability of your home. We will pay any amount remaining in your home renovation account thereafter to your bank account. This will not count towards the amount that you may repay (redeem) each year without charge.
- If you have a mortgage without NHG, you have not reserved part of your home renovation account for energy-saving changes to your property, and the amount remaining in your home renovation account is less than €7,500, we will pay this amount to your bank account. If the amount remaining in your home renovation account is more than €7,500, we will reduce your loan by this amount. This will not count towards the amount that you may repay (redeem) each year without charge.

What can I claim for using the claim form?

You may only claim for amounts you have stated in your renovation plan. Your renovation plan is a part of your mortgage offer.

What can I do if amounts on invoices differ from those stated in my renovation plan?

Your renovation plan is a part of your mortgage offer. If the amounts you wish to claim differ from those stated in this plan, you should send a new statement of costs to your adviser, stating which amounts in the original cost statement in your renovation plan have changed.

What can I do if I have to incur further costs during the renovation as a result of maintenance of my property that is overdue?

You may not claim for additional costs for overdue maintenance, as these are not included in your renovation plan. You can never claim for more than the amount in your home renovation account.

What should I do if the cost of the renovation increases?

If the costs of the renovation are higher than those stated in the renovation plan, contact your adviser. They will review whether you can increase the amount in the home renovation account.

Do I pay the contractor or supplier myself?

ABN AMRO always pays the claim to you. You pay the invoice(s) to your contractor or supplier.

New-build only

What happens to the amount remaining in the home construction account once the construction is complete?

- If you have a mortgage with NHG, we will reduce your loan by the amount remaining in the home renovation account. This will not count towards the amount that you may repay (redeem) each year without charge.
- If you have a mortgage without NHG, and the amount remaining in your home construction account is less than €7,500, we will pay this amount to your bank account. If the amount remaining in your home construction account is more than €7,500, we will reduce your loan by this amount. This will not count towards the amount that you may repay (redeem) each year without charge.

What can I claim for using the claim form?

You can only claim for amounts stated in the agreed instalment schedule in the purchase/building contract and/or the list of additional works. The purchase/building contract and/or the list of additional works are part of your mortgage offer.

What should I do if amounts of invoices differ from those stated in my purchase/building contract and/or list of additional works?

The purchase/building contract and/or the list of additional works are part of your mortgage offer. If the amounts you wish to claim differ from those stated, you should send a new statement of costs to your adviser, stating which amounts in the original cost statement in your purchase contract have changed. This may involve a change in the instalment schedule and/or the list of additional works. Make sure that the amount of the home construction account is not increased.

What can I do if the construction costs increase?

If the construction costs become higher than those stated in the purchase/building contract and/or the list of additional works, contact your adviser. They will review whether you can increase the amount in the home renovation account.

Do I pay the contractor or supplier myself?

In practice, a contractor or supplier involved in the construction of a property will send invoices for the agreed instalments and/or additional works to you. You are responsible for ensuring that the contractor or supplier is paid. You then submit a claim form for this to us. You can choose to have us pay the amount directly to the contractor or supplier concerned. Or, to receive the amount in your own account first and then transfer it to your contractor or supplier.

To order a claim form

If you need more than one claim form
- the forms are available for download and printing at abnamro.nl/bouwdepot.
- Or, you can complete this order form and send it to:

ABN AMRO Bank N.V.
T.a.v. Bouwdepot
Postbus 547
3800 AM Amersfoort

You will be sent claim forms in a few days.

Initials + Surname	
Address	
Post code	
City/town	
Loan number	

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