

Postal address Postbus 301, 5600 AH Eindhoven

To the student

Office Address Kronehoefstraat 87, Eindhoven

Telephone (040) 293 60 00

Fax (040) 293 60 10

E-mail [info@eindhoven-velhoven.rabobank.nl](mailto:info@eindhoven-velhoven.rabobank.nl)

Website [www.rabobank.nl/eindhoven-velhoven](http://www.rabobank.nl/eindhoven-velhoven)

Our reference Coverletter

Direct number (040)2936000

Date July 2011

**RE Studying is... Being smart and using the interest-free loan at Rabobank Eindhoven-Veldhoven**

Dear student,

As you know from the information you received from the University of Technology, you have to pay EUR 780 in order to purchase your notebook and computer. That's a lot of money, and you may not be able to pay it all at once, so Rabobank Eindhoven-Veldhoven, together with Eindhoven University of Technology, is willing to offer you an **interest-free loan** in the amount of EUR 780. The following are the most important details:

#### **What does that loan mean?**

- Rabobank Eindhoven-Veldhoven will pay Eindhoven University of Technology EUR 780 for you in order to pay for your notebook and computer.
- You will receive an **interest-free loan** in the amount of EUR 780, which you will then pay back to us in 36 monthly instalments (the length of the bachelor's programme) of EUR 21.66. That amount will be deducted automatically from your Rabo Student Package account. If you want to pay back faster you can always do so at no extra cost.

#### **This interest-free loan is subject to the following conditions:**

- You must have a Student Package account at Rabobank Eindhoven-Veldhoven. We can open that account for you. If you already have a youth/current/student account at another local Rabobank branch office, Rabobank Eindhoven-Veldhoven will take over that account. To be clear: your student account must be at **Rabobank Eindhoven-Veldhoven**; otherwise we cannot offer you an interest-free loan.
- Your student grant must be deposited directly in the Student Package. Another requirement is that a Student Package at Rabobank Eindhoven-Veldhoven

**without a student grant is not sufficient** to be eligible for the interest-free loan.

**What you will receive in this information package:**

1. Information about the Student Package
2. A Student Package application and transfer form
3. Two Rabobank Student PC Loan agreements
4. The European Standard Form containing information for you about the loan
5. Product information regarding the Rabobank Student PC Loan
6. The General Banking Terms and Conditions
7. The 'Student Changes' form from DUO
8. The addresses and office hours of Rabobank Eindhoven-Veldhoven

**How can you submit an application for an interest-free loan?**

**1. Students who do not have an account at Rabobank:**

Students who do not have an account at Rabobank **must submit proof of identification** to a bank employee before an account can be opened. *Therefore, the forms for those students must be submitted in person at a Rabobank branch office in Eindhoven or Veldhoven.*

In connection with the Dutch Anti-Money Laundering and Anti-Terrorist Financing Act all the information must be submitted personally, together with **valid proof of identity**, at one of the branches of Rabobank Eindhoven-Veldhoven.

Enclosed is a list of the addresses and office hours of the Rabobank Eindhoven-Veldhoven branches.

We urgently request you to come by **before 15 August 2011** so that you can be sure that everything is arranged on time and you can receive your notebook computer on the agreed date.

**2. Students who have an account at another Rabobank branch:  
Transfer form for youth/current/student account:**

First you must complete the transfer form for youth/current/student accounts. Once we receive that form we will take care of transferring your account. If you have a youth account or a current account at Rabobank, we will convert it into a Student Package, in which case you will keep the same account number and the same pin number. If you are in Eindhoven or Veldhoven you can pick up the Rabo box at one of our branch offices so that you can bank electronically.

**Rabobank Student PC Loan agreement:**

You must complete both agreements in full and sign them on the back. You can send the agreements and the other completed forms in a postage-paid envelope to: Rabobank Eindhoven-Veldhoven, Antwoordnummer 9,560 0VCEindhoven. The bank will sign one of those agreements and send it back to you for your records.

**Student Grant Changes form:**

If your student grant is **not** deposited in a Rabo Student Package account you will need to fill in the information requested in the DU O change form under the heading 'who are you' and sign that form. **Don't forget to include your DUO correspondencenumber!**

**What you have to return before 15 August 2011:**

1. The transfer form for youth/current/student accounts
2. Two copies of the Student PC Loan agreement, which have both been completed in full
3. The DUO change form
4. **ACOPY OF YOUR VALID PROOF OF IDENTITY**

**3. Students who already have an account at Rabobank Eindhoven-Veldhoven:**

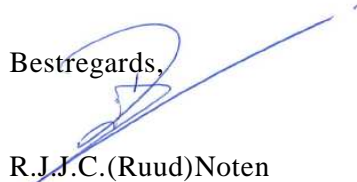
You can submit two completed copies of the Student PC Loan agreement at the branch where you normally bank. If necessary your youth/current account will be converted into a Student Package account. We will also make sure that you have the right bank card and you will receive a Rabo box for electronic banking.

**For the sake of clarity:**

*New* account holders must complete all the forms and submit them *before* 15 August 2011 **in person** at one of the branches of Rabobank Eindhoven-Veldhoven.

*Existing* Rabobank account holders must complete all the forms and submit them before 15 August 2011.

Best regards,

  
R.J.J.C. (Ruud) Noten  
Private Accounts Manager  
Rabobank Eindhoven-Veldhoven