



Rabobank

Rabobank Student PC Loan

When you start your studies, Eindhoven University of Technology will offer you the opportunity to purchase a notebook computer. The computer costs EUR 780. 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.

What is the loan for?

Rabobank Eindhoven-Veldhoven will pay Eindhoven University of Technology EUR 780 for you, in order to pay for your notebook computer.

How does the Rabobank Student PC Loan work?

You will receive an **interest-free** loan in the amount of EUR 780, which you then have to 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.

What are the rules?

After it receives your application the bank will review your financial situation. The bank will determine, on the basis of your personal circumstances, whether you will be able to pay back the amount that you've borrowed.

Rabobank will also run a check with the Dutch Central Credit Registration Office in Tiel, in order to see what other outstanding credit you have, what you have paid and whether you've ever been in arrears. The bank will take all that information into consideration.

In order to participate you have to be older than 18 and you must live in the Netherlands. You also have to

maintain a student account at Rabobank Eindhoven-Veldhoven.

Advance information

Before we conclude an agreement with you, you will receive specific information about the loan, such as the European standard form, so you know exactly how much you have to pay and what your rights and obligations are.

How do you use the Rabobank Student PC Loan?

Transfer of the loan amount

When you take out the loan the entire amount will be transferred as a lump sum to Eindhoven University of Technology's special account, in order to pay for your notebook computer.

Repayment

Each month you will repay us EUR 21.66: the monthly instalments. Those monthly instalments will be deducted from your bank account automatically. You can pay back all or part of the loan at any time, without owing any penalty. You can make an extra payment by transferring the amount you want to pay to account number 1137.87.928 in the name of Rb Eindhoven-Veldhoven, quoting your contract number as a reference. The monthly instalments will stop when the loan has been paid back in full. Once you have repaid an amount, you can't withdraw it again.

Overview

You can ask Rabobank Eindhoven-Veldhoven to send you an overview of the payments you've made and the outstanding debt at any time.

Payment arrears

If at any point you are in arrears on your payments you should contact Rabobank in any case, so that we can help you find a suitable solution. If you fail to pay the monthly instalments on time the loan may be recalled, which means that you would have to pay back the entire loan at once. The bank would also have to report the arrears to the Central Credit Registration Office in

Let op! Geld lenen kost geld 

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Tiel.

Additional information about the Rabobank Student PC Loan

Rabobank Eindhoven-Veldhoven offers credit, savings and current accounts, and related facilities. It is registered under its official name with the Netherlands Financial Markets Authority in Amsterdam.

Death

In the event of your death, your surviving relatives will have to pay back the outstanding loan that you still have at the bank.

Complaints

Rabobank Eindhoven-Veldhoven is the first party you should contact if you have any complaints. If you are not satisfied with how your complaint is handled, send a letter to:

Rabobank Nederland Complaint Service
Antwoordnummer 10043
5600 VB Eindhoven

(no postage required within the Netherlands).

If you would like more information about our complaints procedure and terms and conditions, click on the 'Customer Service' link on our website.

If you are not satisfied with how Rabobank Nederland handles your complaint you can submit it to:

The Financial Services Ombudsman
PO Box 93257
2509 AG The Hague.

You can find more information about how complaints are handled by the Dutch Financial Services Complaints Authority at www.kifid.nl (in Dutch).

If you have a complaint about the Central Credit Registration Office and you are not satisfied about how Rabobank Nederland has handled that complaint, you can submit it to:

Central Credit Registration Office Dispute Committee
De Lairessestraat 155 (1)
1075 HK Amsterdam

Right to dissolve the agreement in the event of distance marketing

If you do not actually go to the bank in order to enter into the agreement you will be entitled to reverse the agreement within 14 days after you enter into it. You can do so by informing Rabobank Eindhoven-Veldhoven in writing that you want to dissolve the agreement.

You will not owe any charges or penalties if you dissolve the Rabobank Student laptop loan agreement. If you have already made use of the loan, you will have to pay back the amount you received immediately, and in any event within 30 days after you have sent the bank the written notice of dissolution.

If you do not pay back that amount within the term of 30 calendar days the bank will charge you statutory interest. The bank will also be entitled to take legal action without any further notice, and it may report you to the DutchCentralCreditRegistrationOfficein Tiel.

Miscellaneous

The agreement, the terms and conditions that govern it, and all the information with respect to this product will be provided in Dutch. A number of the documents are also available in English. During the term of the agreement the bank will communicate about this product only in Dutch.

If you conclude an agreement with us we will ask you to provide us with valid proof of your identity.

The agreement is governed exclusively by Dutch law. If you submit a conflict to the court, that must be a Dutch court.

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