

Mastering the Softer Side of Banking

“At ABN AMRO, we provide a comprehensive service that will suit your international lifestyle. We meet all your banking needs, wherever you might be and whenever you need it.”

With these opening lines, ABN AMRO greets its English-language Internet visitors with the promise of a service tailored just to their needs. For those interested in the bank's 'Expat Service', the promise goes a step further: “It is a unique combination of our best banking services and personal advice from our Expat advisors.” As Lars Tomson, Director of International Clients at ABN AMRO's Kneuterdijk offices in The Hague well knows, though, no two 'international clients' are alike, nor do they require the exact same services. In fact, ABN AMRO's international clients are not simply those expatriates who relocate to the Netherlands; they include Dutch clients who are relocating overseas. A broad category in which there is little homogeneity. So, how does ABN AMRO live up to its promises?

For Lars, it is through the 'softer side' of banking that ABN AMRO is able to offer its international clientele the particular products they need and require. Personal attention that is based on an awareness of cultural differences, a curiosity about learning, a service-minded mentality, and a determination to find solutions.

The Softer Side

For the newly arrived in the Netherlands, ABN AMRO is a prominent feature on the high street, and is proud to be a choice service provider to the expats here, and overseas, Dutch or otherwise. The International Clients' branches allow the ABN AMRO to put together product packages tailored to the particular needs of individuals who come to the Netherlands for a shorter or longer period of time, as well as to the needs of Dutch individuals who go overseas for an 'expat' posting. Its products and services are varied, competitive and can be adapted. What makes this a successful formula is the way in which it is personally managed and enhanced to meet the needs of the individuals in question.

Lars Tomson in The Hague and Rick Scholten in Amsterdam manage the International Clients' branches and, together with their teams, ensure that ABN AMRO is becoming increasingly visible in the community as well as active within it. As part of this strategy, ABN AMRO is supportive of and present at many community events - such as the 'Feel at home in The Hague - International Community Fair' in The Hague, the 'i'm not a tourist Fair' in Amsterdam - and organisations - such as ACCESS, and the Amsterdam Expat Center. For Lars Tomson "...getting to know the individuals involved is the best way of knowing how we can best serve them". Their regular presence at events such as The Hague International Network

and the Expat Center Partnership Programme in Amsterdam and columns in publications such as *The Local Expat* mean that they are regularly in touch with the very people they strive to serve and thus are able to hear what the day-to-day issues may be for them. The importance of having a soft landing when arriving in a new country has not escaped Lars or Rick, and at ABN AMRO they are there to do everything they can to ensure that their clients are guided and supported through the banking end of the process - from answering questions, to assisting in making the appropriate decisions, to completing certain requirements. An integral part of being able to do so is being able to communicate effectively with their clients. While English and Dutch are the bank's official / principal languages, ABN AMRO International Clients can communicate in approximately 23 different languages when a particular point is difficult to communicate or understand. However, for anyone who has relocated to a new country, it is a well-known fact that language is but one element of communication. The team at ABN AMRO has been listening and is also inherently aware of the many elements of communication. They appreciate that everyone is different and brings with them different expectations and experiences - when it comes to banking or anything else. Being aware is half the battle, the other half, of course, being: listening carefully and being prepared to find



solutions, and to move forward - keeping in mind, of course, what is feasible. This appreciation for 'difference' comes from an overall sense of curiosity, and being cognizant of the fact that not only do those who arrive here have different experiences, but that those who are already here, the team at ABN AMRO for instance, also have different expectations, experiences and ways of doing things. In order to gain a greater understanding of working cross-culturally, the team at

er side of banking, yet without this added value, the products and services of ABN AMRO would be just one of the many other ones on the market.

For more information about ABN AMRO and its Expat products and services visit www.abnamro.nl/english or contact Lars Tomson, International Clients The Hague, at 06 - 10 016 512, or lars.tomson@nl.abnamro.com, or Rick Scholten, International Clients Amsterdam, at 06 - 51 301 354, or rick.scholten@nl.abnamro.com.



Lars Tomson, The Hague



Rick Scholten, Schiphol Airport

The Hague office recently supported a research project that was undertaken by a student at The Hague University into the effect of making broad generalisations about cultures. "People's expectations differ," according to Lars, "...so it is vital that we use a bit of awareness to be able to respond accordingly."

The final, key, ingredient of this 'softer side' of banking, according to Lars, is the presence of strong hospitality genes, as he calls it, which means that, while being aware of differences, the team strives to find the common points with a client, thus making each feel welcome in their new home. With the possibility of a safe and secure Internet banking system, ABN AMRO's clients can be served 24 hours a day. And for the international clients; in English, if they wish. For their Preferred Clients, this also entails a Personal Banker and a 24hr-number, which they can call with specific queries. Providing accessible services is one element of hospitality. Another is the determination to support the continued evolution of The Hague and Amsterdam as international cities, which they do by being involved in and supportive of a number of initiatives, public and private.

Mastering the ability to listen, awareness of difference, a determination to find common ground and solutions, while capitalising on its inherent hospitality genes, may be the soft-

For the curious

ABN AMRO is an institution in the Netherlands, with a history going as far back as 1824. In its more modern formation, it dates back to 1991, when the Algemene Bank Nederland (ABN) merged with the Amsterdam-Rotterdam Bank (AMRO). ABN had its historical roots in what was once the Nederlandsche Handel-Maatschappij (Netherlands Trading Society, NTS) when it was established, by Royal Decree, in 1824 by King Willem I as a means of tackling Holland's then declining trade. It was only in 1864, when the NTS merged with the Twentsche Bank, that it changed its name and became the Algemene Bank Nederland (Netherlands General Bank, ABN). As an established and credible player in the financial sector today, it offers a range of products from day-to-day banking to investments, loans, insurances and mortgages.

In 2007, ABN AMRO was acquired by the consortium of Fortis, RBS and Santander. A year later, the Dutch government bought Fortis Bank Nederland, including its interests in ABN AMRO. As of December 24, 2008, the Dutch state replaced Fortis as a stakeholder in RFS Holdings, which continues to manage ABN AMRO. True to its service-mindedness, ABN AMRO uses the website to keep its customers informed of developments, assuring all that their deposits with the bank are safe.