

Rabobank offers a variety of personal payment account packages to suit different needs. Let's explore some of their key offerings:

1. Single Account:

- The Single Account is a basic payment account designed for individual use.
- It provides essential features for managing your finances, including online banking via desktop, telephone, or tablet.
- With this account, you'll also receive a debit card for payments and withdrawals within and outside the Netherlands.

2. Joint Account:

- The Joint Account is ideal for couples or shared finances.
- It allows two account holders to manage their finances together.
- Like the Single Account, it includes online banking and a debit card.

Question : Are you interested with single account or joint account ?

SINGLE ACCOUNT

Rabobank has several single payment packages, each with its own advantage. You can request all payment packages quickly and online. Let's take a look at the different payment packages that Rabobank offers. Here are some options:

First type is The Rabo Total Package is our most comprehensive payment package and affordable for holidaymakers.

- Includes debit card, online banking, and contactless payments
- No fixed costs for withdrawing cash with your debit card, even outside the Netherlands
- Credit card with €2,500 per month spending limit and 360 days of purchase insurance
- Flight and baggage delay insurance included
- 10% discount on Interpolis' Continuous Travel Insurance
- It costs 6.50 euro per month

Second type is The Rabo Basic Package is there for your daily payment convenience. Including a credit card with which you can pay securely online and worldwide.

- Includes debit card, online banking, and contactless payment
- Credit card with €1,000 per month spending limit and 180 days purchase insurance
- Flight and baggage delay insurance included
- It costs 4.45 euro per month

Third type is The Rabo Direct Package is our most advantageous current account and for both of you. Includes 2 debit cards and online banking

- Always have insight into your financial affairs with the Rabo App
- Contactless payment with Apple Pay or Google Pay, among others
- Interest rate discount for a Rabobank mortgage
- It costs 4,35 euro per month

Joint Account

Do you want to open an account with someone? With a joint (and/or) account, you have the same rights and obligations. For example, you can both withdraw money from this account, but you are also both responsible for any deficits in the account.

Rabobank's joint payment packages

Rabo Total Package

Checking account including credit card and advantageous for holidaymakers

- Everything from the Rabo Basic Package
- 2 credit cards with € 2,500 per month spending limit and 360 days purchase insurance*
- No fixed costs for withdrawing cash with your debit card, even outside the Netherlands
- 10% discount on Interpolis' Continuous Travel Insurance*

Rabo Basic Package

Our checking account including credit card

- Everything from the Rabo Direct Package
- 2 credit cards with €1,000 per month spending limit and 180 days purchase insurance*
- Flight and baggage delay insurance included

Rabo DirectPackage

Our most advantageous payment account

- 2 debit cards and online banking
- Always insight into your financial affairs with the Rabo App
- Contactless payments with Apple Pay or Google Pay
- Interest rate discount for a Rabobank mortgage

The benefits of an account for both of you

Know what's coming in together

Always know what you're spending together

No hassle with transferring money to each other

1 checking account for 2 account holders

2 debit cards at 1 checking account

Same rights and obligations

Make the switch completely with the Switching Service

Did you have the joint account with another bank first? Or are you or your partner switching to Rabobank? With the free Transfer Service, we ensure that direct debits automatically arrive on your new payment account. Conveniently and easily arranged online.

That's why you need a joint current account with Rabobank

Paying has never been easier

Paying with your smartphone or smartwatch? You can easily arrange this with Apple Pay or Google Pay. Prefer to pay (contactless) with your debit or credit card? Pay in the way you want and immediately see which account suits you best.

Online access at any time

Arrange your banking safely and quickly online. You decide how you bank online: via our website or the Rabo App. With 'Insight' you can immediately see how you are doing and you get insight into where your money comes from and more importantly where it is spent.

Free transfer service

New checking account? With the Switching Service, we ensure that direct debits from your old payment account automatically arrive on your new payment account. Skillful!

Rabo Basic Package

The Rabo Basic Package is also available for both of you. With our credit card you can pay easily and securely worldwide and online.

- Includes 2 debit cards and online banking
- 2 credit cards with spending limit of up to €1,000 and 180 days of purchase insurance*
- Free transfer service

Our cheapest account for both of you, including credit card

You are looking for a checking account for day-to-day banking. You just want to be able to pay the way you want and you want to be able to view the finances via an app, anywhere and anytime. In addition, you would like a credit card with a spending limit of € 1,000 per month for online shopping or on vacation. Then the Rabo Basic Package is suitable for you.

Rabo Total Package

The Rabo Total Package is our most comprehensive payment package for both of you and affordable for holidaymakers.

- Always have insight into your financial affairs with the Rabo App
- 2 credit cards with spending limit of up to €2,500 and 360 days of purchase insurance*
- No fixed costs for cash withdrawals, even outside the Netherlands
- Flight and baggage delay insurance on credit card included
- 10% discount on Interpolis' Continuous Travel Insurance

Our most comprehensive payment package for the two of you

In addition to a checking account for daily banking, you are looking for extras that may make your payment package the cheapest if you ever cross the Dutch border. Would you like a credit card with a spending limit of € 2,500 per month, no fixed costs for cash with the debit card outside the Netherlands, discount on the Interpolis Continuous Travel Insurance and extra insurances for purchases, flight delay or baggage delay included on your credit card? Then the Rabo Total Package is suitable for you.

Rabo DirectPackage

The Rabo Direct Package is our most advantageous current account and for both of you.

- Includes 2 debit cards and online banking
- Always have insight into your financial affairs with the Rabo App
- Contactless payment with Apple Pay or Google Pay, among others
- Interest rate discount for a Rabobank mortgage*

Our cheapest payment account for both of you

You are looking for a checking account for your day-to-day banking. You just want to be able to pay the way you want and check the finances through an app, wherever you are. Furthermore, you do not need any extras such as a credit card. Then the Rabo Direct Package is suitable for you.

Steps to open the Rabo Package

1. Download the Rabo App.
2. Open the App and click on 'Open a payment account'.
3. View the confirmation now. You will receive your debit card, credit card, PIN code(s) and Rabo Scanner within 3 working days.
4. Activate your debit card and your credit card and then you have everything you need to get started with your checking account!

Steps to follow if you are not a customer yet :

When you don't have a checking account yet. Arrange it easily via the Rabo App.

1. Download the Rabo App
2. Click Open a Checking Account
3. Go through the process and have your ID ready
4. After the application, you will receive a confirmation

Steps to follow if you are already a customer:

If you are already a Rabobank customer, you can easily open a payment account online.

1. Log in with the Rabo App or with Rabo Online Banking
Do you have a new phone or tablet? Then click on 'register device' to log in to the Rabo App. After this, you can open a payment account.
2. Go through the process and sign your application
3. After this confirmation, you will receive your debit and credit card within 3 working days

Frequently asked questions about our payment accounts

How does opening a checking account work?

Applying for a checking account is a lot easier than you might think and can be done within 5 minutes.

Are you already a Rabobank customer?

You can easily open a Rabo DirectPackage via the Rabo App.

Are you not yet a customer and do you want to open the Rabo Direct Package?

Then go to 'Rabo DirectOpen Package' and go through the application steps.

Are you not yet a customer and do you want to open the Rabo Basic Package?

Then go to the page Rabo Basic Package and go through the application steps.

Are you not yet a customer and do you want to open the RaboTotal Package?

Then go to the page Rabo Total Package and go through the application steps.

Do you want a Rabo Basic Package or a Rabo Total Package open? Then follow the steps below:

Step 1: Start the application and choose whether you also want to apply for a credit card and whether there is a co-applicant.

Step 2: Fill in the necessary details.

Step 3: We will contact you within 3 working days to arrange the payment account.

Step 4 After approval of the application, you will receive your debit card, PIN code and Rabo Scanner within 3 working days.

Step 5: Activate your debit card and then you have everything you need to get started with your checking account!

How can I change my checking account or request something?

You can easily change your current payment package. You can easily convert your current package. Of course, you can also apply for a credit card, extra debit card or extra account.

How do I activate Apple Pay?

Do you also want easy contactless payment with an iPhone, Apple Watch or iPad? Then you can now also pay securely with Apple Pay. You can easily arrange this in the Rabo App.

Can I also open a savings account with a payment package?

Sure. Find and open the savings account that's right for you. You can easily open a number of savings accounts online or via the Rabo Banking App. This way you can start saving in just a few minutes.

Can I open a joint account?

Are you looking for a checking account for both of you? We have a wide range. This way you can easily choose which bank account suits you best.

Can I convert my current checking account to a joint account?

Converting your current account to a joint account is done by adding an account holder to your checking account. By removing an account holder, you turn a joint account back into a personal checking account. We are happy to explain how to do this.