

DNB website**<title> Cash in your emergency kit**

<Intro> Are you putting together an emergency kit to prepare for a disaster or emergency situation? Make sure to put cash in it. Think about 70 euro per adult and 35 euro per child.

<Tekst>

Cash payments in emergency situations

Fast and easy payments in the way that suits you. That's what we're used to, that's what we rely on. But very occasionally, things can go wrong. Think of a power failure, a technical disruption at your bank or the Wi-Fi going down. Then you might not be able to pay the way you are used to. But paying with cash is almost always possible.

70 euro per adult, 30 euro per child in your emergency kit

Make sure you keep some cash on hand. How much? In an emergency situation, the recommended amount for an emergency kit for the first 72 hours is 70 euro for an adult and 30 euro for a child. It is a good idea to have a mix of banknotes and coins. This allows you to pay exact amounts as much as possible. You do not need to build up a cash stash immediately. Set aside some cash over the coming months for your emergency kit.

Multiple means of payment for different situations

How you can pay depends on the type of emergency. Is it a technical outage at a bank? Has the Wi-Fi gone down? Is there a power failure? Or all of these at once? It's smart to prepare for different situations and have multiple payment means available. In addition to cash, think about having a debit card and the ability to pay contactless with your phone or smartwatch. Also, you can think of your bank's mobile app to transfer money and send or pay online payment requests. If one means of payment doesn't work, you might still be able to pay with another in an emergency situation.

Title: Frequently Asked Questions

Why is it useful to have cash on hand for emergency situations?

In an emergency situation, you may be temporarily unable to pay the way you are used to. If there is no power, you might not be able to use your debit card, use online banking, or withdraw cash from the ATM. The advice, therefore, is to keep some cash at home. In a crisis, you can usually still pay with banknotes and coins. That is why cash is a part of an emergency kit. Learn more about putting together an [emergency kit](#).

How much cash do I put in my emergency kit?

The recommended amount is 70 euro per adult and 30 euro per child. That is for the most essential expenses during the first 72 hours after a disaster. Think of water, food and transport. This amount is a guideline. You should also look at your personal

situation, such as food your for pet foods or medicines, and adjust the amount if necessary. Read more about the advice on cash in your emergency kit [link to NFPS advice].

Is it useful to have different banknotes and coins?

Yes, it is a good idea to have different low-value banknotes in your emergency kit. And different euro coins too: about 50 in total. This will help you pay exact amounts as much as possible. And it also helps the shopkeeper to keep enough change in its cash register.

How do I get different coins and banknotes?

You can withdraw banknotes from ATMs and coins from Geldmaat's coin machines. Check [here](#) to see which ATM is available near you. That way, you won't end up at an empty machine. And if you pay with cash somewhere, you often get change back. Advice: do not make small purchases with a 50 euro banknote just to get lots of change. If everyone does that, the seller's change will run out quickly. In addition: you don't need to hurry. You can occasionally set aside some coins and banknotes for your emergency kit. Even if everyone in the Netherlands starts collecting cash for their emergency kit, there will still be enough in supply at De Nederlandsche Bank, Geldmaat and the security transport companies.

4. Do I need to get a cash stash right now?

No, that's not necessary. There is no emergency situation now. Many people already keep some cash on hand. Don't you have that? Or do you need more cash than the recommended amount of 70 euro per adult and 30 euro per child? Over the next few

months, withdraw some cash from an ATM. And when you receive change, always put some of it aside for your emergency kit.

How much cash am I allowed to keep at home?

There are no rules on how much cash you can keep at home. But if it exceeds a certain amount, you do pay tax on it. Check your [tax return](#) for this. That amount is much higher than the 70 euro per adult and 30 euro per child. Keep the cash in your home in a safe place. Cash is basically covered by your home contents insurance. You can find the terms and conditions in the policy documents and on your insurer's website.

Is cash the only alternative in emergency situations?

How you can pay depends on the type of crisis. Is it a technical outage at a major bank? Is the Wi-Fi down? Is there a power outage? Or is all of this happening at once? It is a good idea to prepare yourself for different situations. Make sure you have multiple means of payment. Such as:

- Cash
- A debit card
- A smartphone or smartwatch for contactless payments
- A app of your bank to transfer money and to send and pay online payment requests

Do you and your household members have separate payment accounts? Then you can choose to hold these with different banks. If there is a prolonged outage at a particular bank, you can make payment via the other bank.

What are retailers, such as shopkeepers, doing to prepare?

They can take several measures to prepare themselves. For example, they can obtain an additional telecom connection from a different telecom provider. And they can offer alternatives to debit card payments, such as online payment requests combined with displaying a QR code that customers can scan. Retailers can also hold extra change for customers who can only pay with cash in an emergency situation. The various measures that retailers and other points of sale such as hotels, restaurants, cafés, petrol stations and pharmacies can take, are listed [here](#) (in Dutch).

Why is a period of 72 hours chosen?

The government's advice is to put together an emergency kit to be well prepared for the first 72 hours following a disaster or emergency. The advice on cash is in line with this. [Here](#) you can read more about an emergency kit.

Who issues the advice on cash in the emergency kit?

This is an advice from the Dutch [National Forum on the Payment System \(NFPS\)](#). It includes De Nederlandsche Bank, banks, consumer organisations, retail organisations, the Ministry of Finance, and others. Read more: ***Include references: (i) press release, (ii) MOB resilience advices.***

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