



## Fee Information Document



<b>Name of the account provider:</b>	bunq BV
<b>Account name:</b>	bunq Free, Premium, Business
<b>Date:</b>	10-01-2019

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here (including older subscriptions). Full information is available on [www.bunq.com/legal](http://www.bunq.com/legal).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account(s)</b>	<b>Per month (bank accounts)</b>
	bunq Free (1 included) €0.00
	bunq Premium (25 included) €7.99
	bunq Business (25 included) €9.99
<b>Maintaining the account(s)</b> (bunq Pack) Includes a <b>package of services</b> consisting of:	<b>Per month</b> €19.99
• 4x Premium accounts, or	
• 3x Premium and 1x Business accounts	
<b>Payments (excluding cards)</b>	

<p><b>Sending money</b> Sending money in euro within SEPA</p> <p>Sending money in non-euro (via TransferWise)</p> <p><b>Receiving money</b> Receiving money in euro within SEPA</p> <p>Receiving money outside SEPA in euro</p>	<p><b>Per payment</b> bunq Free &amp; Premium free bunq Business €0.10</p> <p>bunq Free <i>service not available</i> bunq Premium TransferWise rates bunq Business TransferWise rates + €0.10</p> <p><b>Per payment</b> bunq Free &amp; Premium free bunq Business €0.10</p> <p><b>Per Swift inbound up to €10,000</b> bunq Free, Premium &amp; Business €5.00</p> <p><b>Per Swift inbound between €10,000 and €100,000</b> bunq Free, Premium &amp; Business €10.00</p> <p><b>Per Swift inbound above €100,000</b> bunq Free, Premium &amp; Business €20.00</p>
<b>Cards and cash</b>	
<p><b>Providing a debit card - active card (Maestro and/or Mastercard)</b></p> <p>Additional card (Maestro)</p> <p>Additional card (Mastercard)</p> <p>Replacement card (Maestro/Mastercard)</p> <p><b>Debit card payment</b> In euro</p>	<p><b>Per card/month</b> bunq Free <i>service not available</i> bunq Premium &amp; Business 3 cards included</p> <p><b>Per card</b> bunq Free <i>service not available</i> bunq Premium &amp; Business €9.00</p> <p><b>Per month</b> bunq Free <i>service not available</i> bunq Premium &amp; Business €2.00</p> <p><b>Per card</b> bunq Free <i>service not available</i> bunq Premium &amp; Business €9.00</p> <p><b>Per month</b> bunq Free <i>service not available</i> bunq Premium &amp; Business €3.00</p> <p><b>Per card</b> bunq Free <i>service not available</i> bunq Premium &amp; Business €9.00 (one free replacement card per year included)</p> <p><b>Per payment</b> bunq Free <i>service not available</i> bunq Premium &amp; Business free</p>

In non-euro	<b>Per payment</b> bunq Free bunq Premium & Business	<i>service not available</i> Mastercard exchange rate
<b>Cash withdrawal</b> With a debit card in euro	<b>Per withdrawal</b> bunq Free bunq Premium & Business	<i>service not available</i> 10 withdrawals per month included, thereafter €0.99 per withdrawal
With a debit card in non-euro	<b>Per withdrawal</b> bunq Free bunq Premium & Business	<i>service not available</i> Mastercard exchange rate (10 withdrawals per month included, thereafter €0.99 per withdrawal)
<b>Other services</b>		
<b>Additional bank accounts</b> Per 25 additional accounts	<b>Per month</b> bunq Free bunq Premium & Business	<i>service not available</i> €19.00
<b>NFC payments feature</b>	<b>Feature</b> bunq Free bunq Premium & Business	<i>service not available</i> included
<b>Bank export statements</b> Paper Digital	<b>Per export</b> bunq Free, Premium & Business bunq Free, Premium & Business	<i>service not available</i> free
<b>Safekeeping fee</b> For funds in accounts above €100,000	<b>Per day</b> bunq Free & Premium bunq Business	free 2.4 cents per additional €1000

## Terms Glossary (Fees)

Service	Explanation
<b>General account services</b>	
<b>Maintaining the account(s)</b>	The account provider operates the account for use by the customer.
<b>Payments (excluding cards)</b>	
<b>Sending money</b> Sending money in euro within SEPA  Sending money in non-euro (via TransferWise)	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in euro within SEPA.  The account provider transfers money via third party TransferWise, on the instruction of the customer, from the customer's account to another account in non-euro.
<b>Receiving money</b> Receiving money in euro within SEPA  Receiving money outside SEPA in euro	The account provider receives money from a counterparty in euro within SEPA.  The account provider receives money from a counterparty outside SEPA.
<b>Swift inbound</b>	The account provider receives money from a counterparty via the Swift international payment network.
<b>Cards and cash</b>	

<p><b>Providing a debit card - active card (Maestro and/or Mastercard)</b></p> <p>Additional card (Maestro)</p> <p>Additional card (Mastercard)</p> <p>Replacement card (Maestro/Mastercard)</p> <p><b>Debit card payment</b> In euro</p> <p>In non-euro</p> <p><b>Cash withdrawal</b> With a debit card in euro</p> <p>With a debit card in non-euro</p>	<p>The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.</p> <p>An additional debit card (Maestro) delivered on request of the customer, for example for a second account holder.</p> <p>An additional debit card (Mastercard) delivered on request of the customer, for example for a second account holder.</p> <p>A replacement debit card is provided when an earlier provided debit card (Maestro/Mastercard) is no longer usable, for example due to loss, theft or a defect.</p> <p>The customer pays with his or her debit card in euro.</p> <p>The customer pays with his or her debit card in non-euro.</p> <p>The customer takes cash out of the customer's account in euro.</p> <p>The customer takes cash out of the customer's account in non-euro.</p>
<b>Other services</b>	
<p><b>Additional bank accounts</b></p> <p><b>NFC payments feature</b></p> <p><b>Bank export statements</b></p> <p><b>Safekeeping fee</b></p>	<p>Additional bank accounts are provided on request of the customer.</p> <p>Near Field Communication payment method where the customer has the possibility to pay with his mobile device (as a virtual card).</p> <p>The account provider periodically provides export statements on the customer account. These exports contain the balance and the payments sent and received.</p> <p>Safekeeping fee in place, charged to Business accounts with balances above €100,000.</p>