



Fee Information Document



Name of the account provider: bunq BV

Account name: bunq Premium, Joint, Business

Date: 06-06-2019

- 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.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account(s)	Per month (bank accounts)
	bunq Premium (25 included) €7.99
	bunq Joint (25 included) €9.99
	bunq Business (25 included) €9.99
Maintaining the account(s) (bunq Pack) Includes a package of services consisting of:	Per month €19.99
<ul style="list-style-type: none">• 4x Premium accounts, or• 3x Premium and 1x Business accounts	
Payments (excluding cards)	

Sending money Sending money in euro within SEPA	Per payment bunq Premium & Joint free bunq Business €0.10
Sending money in non-euro (via TransferWise)	bunq Premium & Joint TransferWise rates bunq Business TransferWise rates + €0.10
Receiving money Receiving money in euro within SEPA	Per payment bunq Premium & Joint free bunq Business €0.10
Receiving money outside SEPA in euro	Per Swift inbound up to €10,000 bunq Premium, Joint & Business €5.00
	Per Swift inbound between €10,000 and €100,000 bunq Premium, Joint & Business €10.00
	Per Swift inbound above €100,000 bunq Premium, Joint & Business €20.00
Cards and cash	

Providing a card - active card (Maestro, Debit Mastercard and/or bunq Travel Card (Mastercard credit))	Per card/month bunq Premium & Business bunq Joint	3 cards included 4 cards included
Additional card (Maestro)	Per card bunq Joint bunq Premium & Business	<i>service not available</i> €9.00
	Per month bunq Joint bunq Premium & Business	<i>service not available</i> €2.00
Additional card (Debit Mastercard or bunq Travel Card (Mastercard credit))	Per card bunq Joint bunq Premium & Business	<i>service not available</i> €9.00
	Per month bunq Joint bunq Premium & Business	<i>service not available</i> €3.00
Replacement card (Maestro/Debit Mastercard or bunq Travel Card (Mastercard credit))	Per card bunq Premium, Joint & Business	€9.00 (one free replacement card per year included)
Online card (Mastercard debit)	Per card bunq Premium, Joint & Business	5 cards included
Additional online card (Debit Mastercard)	Per card bunq Joint bunq Premium & Business	<i>service not available</i> €9.99 per month with a maximum of 10 additional cards
Debit card or bunq Travel Card payment In euro	Per payment bunq Premium, Joint & Business	free
In non-euro	Per payment bunq Premium, Joint & Business	Mastercard exchange rate
Cash withdrawal With a card in euro	Per withdrawal bunq Premium, Joint & Business	10 withdrawals per month included, thereafter €0.99 per withdrawal
With a card in non-euro	Per withdrawal bunq Premium, Joint & Business	Mastercard exchange rate (10 withdrawals per month included, thereafter €0.99 per withdrawal)

Other services		
Additional bank accounts Per 25 additional accounts	Per month bunq Joint bunq Premium & Business	<i>service not available</i> €19.00
NFC payments feature	Feature bunq Premium, Joint & Business	included
Bank export statements Paper	Per export bunq Premium, Joint & Business	<i>service not available</i>
Digital	bunq Premium, Joint and Business	free
Transaction details export Paper	Per export bunq Premium, Joint & Business	<i>service not available</i>
Digital	bunq Premium & Joint bunq Business	free €0.10 per export
Safekeeping fee For funds in accounts above €100,000	Per day bunq Premium & Joint bunq Business	<i>service not available</i> 2.4 eurocents per additional €1000

Terms Glossary (Fees)

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

<p>Providing a debit card - active card (Maestro and/or Debit Mastercard)</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>Providing a bunq Travel Card (Mastercard credit)</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 available balance of the account.</p>
<p>Online card (Mastercard debit)</p>	<p>The account provider provides an online payment card linked to the customer's account for online payments.</p>
<p>Additional card (Maestro)</p>	<p>An additional debit card (Maestro) delivered on request of the customer, for example for a second account holder.</p>
<p>Additional card (Debit Mastercard or bunq Travel Card)</p>	<p>An additional card (Mastercard) delivered on request of the customer, for example for a second account holder.</p>
<p>Additional online card (Mastercard debit)</p>	<p>An additional online card (Mastercard) created on request of the customer.</p>
<p>Replacement card (Maestro/Debit Mastercard and bunq Travel Card (Mastercard credit))</p>	<p>A replacement card is provided when an earlier provided card (Maestro/Mastercard) is no longer usable, for example due to loss, theft or a defect.</p>
<p>Debit card or bunq Travel Card payment In euro</p>	<p>The customer pays with his or her card in euro.</p>
<p>In non-euro</p>	<p>The customer pays with his or her card in non-euro.</p>
<p>Cash withdrawal With a card in euro</p>	<p>The customer takes cash out of the customer's account in euro.</p>
<p>With a card in non-euro</p>	<p>The customer takes cash out of the customer's account in non-euro.</p>
<p>Other services</p>	

Additional bank accounts	Additional bank accounts are provided on request of the customer.
NFC payments feature	Near Field Communication payment method where the customer has the possibility to pay with his mobile device (as a virtual card).
Bank export statements	The account provider periodically provides export statements on the customer account. These exports contain the balance and the payments sent and received.
Transaction details export	The account provider can provide the customer a statement of a single transaction.
Top up with credit card	The customer is able to transfer funds to his/her bank account by using his/her credit card from another account provider.
Safekeeping fee	Safekeeping fee in place, charged to Business accounts with balances above €100,000.