



Terms Glossary (Fees)

Name of the account provider:	bunq BV
Account name:	bunq Free, Premium, Business
Date:	30-10-2018
Service	Explanation
General account services	
Maintaining the account(s)	The account provider operates the account for use by the customer.
Payments (excluding cards)	
Sending money Sending money in euro within SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in euro within SEPA.
Sending money in non-euro or outside SEPA in euro (via TransferWise)	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 or outside SEPA in euro.
Receiving money Receiving money in euro within SEPA	The account provider receives money from a counterparty in euro within SEPA.
Receiving money in non-euro or outside SEPA in euro	The account provider receives money from a counterparty in non-euro or outside SEPA.
Swift inbound	The account provider receives money from a counterparty via the Swift international payment network.
Cards and cash	

<p>Providing a debit card - active card (Maestro and/or Mastercard)</p> <p>Additional card (Maestro)</p> <p>Additional card (Mastercard)</p> <p>Replacement card (Maestro/Mastercard)</p> <p>Debit card payment In euro</p> <p>In non-euro</p> <p>Cash withdrawal 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>
Other services	
<p>Additional bank accounts</p> <p>NFC payments feature</p> <p>Bank export statements</p> <p>Safekeeping fee</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>