



Fee Information Document



Name of the account provider:	bunq BV
Account name:	bunq Free, Premium, Business
Date:	26-02-2019

- 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 Free (1 included) €0.00
	bunq Premium (25 included) €7.99
	bunq Business (25 included) €9.99
Maintaining the account(s) (bunq Pack) Includes a package of services consisting of: <ul style="list-style-type: none">• 4x Premium accounts, or• 3x Premium and 1x Business accounts	Per month €19.99
Payments (excluding cards)	

Sending money Sending money in euro within SEPA	Per payment bunq Free & Premium bunq Business	free €0.10
Sending money in non-euro (via TransferWise)	bunq Free bunq Premium bunq Business	<i>service not available</i> TransferWise rates TransferWise rates + €0.10
Receiving money Receiving money in euro within SEPA	Per payment bunq Free & Premium bunq Business	free €0.10
Receiving money outside SEPA in euro	Per Swift inbound up to €10,000 bunq Free, Premium & Business	€5.00
	Per Swift inbound between €10,000 and €100,000 bunq Free, Premium & Business	€10.00
	Per Swift inbound above €100,000 bunq Free, Premium & Business	€20.00
Cards and cash		

Providing a debit card - active card (Maestro and/or Mastercard)	Per card/month bunq Free bunq Premium & Business	<i>service not available</i> 3 cards included
Additional card (Maestro)	Per card bunq Free bunq Premium & Business	<i>service not available</i> €9.00
	Per month bunq Free bunq Premium & Business	<i>service not available</i> €2.00
Additional card (Mastercard)	Per card bunq Free bunq Premium & Business	<i>service not available</i> €9.00
	Per month bunq Free bunq Premium & Business	<i>service not available</i> €3.00
Replacement card (Maestro/ Mastercard)	Per card bunq Free bunq Premium & Business	<i>service not available</i> €9.00 (one free replacement card per year included)
Online card (Mastercard)	Per card bunq Free bunq Premium & Business	<i>service not available</i> 5 cards included
Additional online card (Mastercard)	Per card bunq Free bunq Premium & Business	<i>service not available</i> €9.99 per month with a maximum of 10 additional cards
Debit card payment In euro	Per payment bunq Free bunq Premium & Business	<i>service not available</i> free
In non-euro	Per payment bunq Free bunq Premium & Business	<i>service not available</i> Mastercard exchange rate
Cash withdrawal With a debit card in euro	Per withdrawal 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	Per withdrawal bunq Free bunq Premium & Business	<i>service not available</i> 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 Free <i>service not available</i> bunq Premium & Business €19.00
NFC payments feature	Feature bunq Free <i>service not available</i> bunq Premium & Business included
Bank export statements Paper Digital	Per export bunq Free, Premium & Business <i>service not available</i> bunq Free, Premium & Business free
Safekeeping fee For funds in accounts above €100,000	Per day bunq Free & Premium free bunq Business 2.4 cents 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)	
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 (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.
Receiving money Receiving money in euro within SEPA	The account provider receives money from a counterparty in euro within SEPA.
Receiving money outside SEPA in euro	The account provider receives money from a counterparty 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>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>Online card (Mastercard)</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 (Mastercard)</p>	<p>An additional debit card (Mastercard) delivered on request of the customer, for example for a second account holder.</p>
<p>Additional online card (Mastercard)</p>	<p>An additional online card (Mastercard) created on request of the customer.</p>
<p>Replacement card (Maestro/Mastercard)</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>Debit card payment In euro</p>	<p>The customer pays with his or her debit card in euro.</p>
<p>In non-euro</p>	<p>The customer pays with his or her debit card in non-euro.</p>
<p>Cash withdrawal With a debit card in euro</p>	<p>The customer takes cash out of the customer's account in euro.</p>
<p>With a debit card in non-euro</p>	<p>The customer takes cash out of the customer's account in non-euro.</p>
<p>Other services</p>	
<p>Additional bank accounts</p>	<p>Additional bank accounts are provided on request of the customer.</p>
<p>NFC payments feature</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>Bank export statements</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</p>	<p>Safekeeping fee in place, charged to Business accounts with balances above €100,000.</p>