



## Fee Information Document



Name of the account provider: bunq BV

Account name: bunq Premium, Joint, Business

Date: 09-07-2019

- 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 Premium (25 included) €7.99
	bunq Joint (25 included) €9.99
	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
<ul style="list-style-type: none"><li>• 4x Premium accounts, or</li><li>• 3x Premium and 1x Business accounts</li></ul>	
<b>Payments (excluding cards)</b>	

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

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

<p><b>Cash deposits</b> With a card in euro</p>	<p><b>Per deposit</b> bunq Premium, Joint &amp; Business 1.5% per deposited amount (€100 free deposits included per month)</p>
<p>With a card in non-euro</p>	<p>bunq Premium, Joint &amp; Business <i>service not available</i></p>

Other services		
<b>Additional bank accounts</b> Per 25 additional accounts	<b>Per month</b> bunq Joint bunq Premium & Business	<i>service not available</i> €19.00
<b>NFC payments feature</b>	<b>Feature</b> bunq Premium, Joint & Business	included
<b>Bank export statements</b> Paper	<b>Per export</b> bunq Premium, Joint & Business	<i>service not available</i>
Digital	bunq Premium & Joint bunq Business	free €0.10 per export
<b>Auto Export</b> Paper	<b>Per month</b> bunq Premium, Joint & Business	<i>service not available</i>
Digital	bunq Premium & Joint bunq Business	<i>service not available</i> €2.00 p/m
<b>Auto VAT</b>	<b>Per month</b> bunq Premium & Joint bunq Business	<i>service not available</i> €2,00 p/m
<b>Transaction details export</b> Paper	<b>Per export</b> bunq Premium, Joint & Business	<i>service not available</i>
Digital	bunq Premium & Joint bunq Business	free €0.10 per export
<b>Safekeeping fee</b> For funds in accounts above €100,000	<b>Per day</b> bunq Premium & Joint bunq Business	<i>service not available</i> 2.4 eurocents per addi- tional €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	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.
<b>Receiving money</b> 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.
<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</b> - 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><b>Debit card or bunq Travel Card payment</b> 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><b>Cash withdrawal</b> 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><b>Cash deposit</b> With a card in euro</p>	<p>The customer deposits cash in his or her account in euro with his or her card.</p>
<p><b>Other services</b></p>	

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