



Fee Information Document



Name of the account provider : bunq B.V.
Account name : bunq Joint
Date : 10/02/2020

- 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. Full information is available in Pricing Document in 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 [bunq Joint]	Per month €9.99
	Total annual fee €119.88
Includes a package of services consisting of: <ul style="list-style-type: none">- 25 accounts- 4 cards (debit & Travel Card)- 5 online cards (debit)- 1 card replacement per year (debit & Travel Card)- 10 withdrawals per month- €100 deposit per month	
Services beyond these quantities will be charged separately.	

Payments (excluding cards)		
Sending money		
In foreign currency or to countries outside of SEPA in euro	Per payment via TransferWise	TransferWise rates
Receiving money		
In foreign currency or from countries outside of SEPA in euro	Per Swift payment up to €10,000	€5.00
	Per Swift payment between €10,000 and €100,000	€10.00
	Per Swift payment above €100,000	€25.00
Cards and cash		
Providing a debit card (extra debit card)		<i>service not available</i>
Providing a debit card (replacement)		
Debit & Travel Card	Per card	€9.00
Green Card	Per year	€89.00
Providing a credit card		
Travel Card	Per card	€9.00
Green Card	Per year	€99.00
Cash withdrawal		
With a debit card in foreign currency	Per withdrawal	€0.99
With a credit card in euro	Per withdrawal	€0.99
With a credit card in foreign currency	Per withdrawal	€0.99
Payment with a debit card		
in foreign currency	Per payment	Mastercard exchange rates
Payment with a credit card		
in foreign currency	Per payment	Mastercard

	exchange rates
Overdrafts and related services	
Arranged overdraft	<i>service not available</i>
Unarranged overdraft	<i>service not available</i>
Other services	
Account statements	<i>service not available</i>
Paper	<i>service not available</i>

Package of services	Fee
bunq Joint	Per month €9.99
Includes a package of services consisting of: - 25 accounts - 4 cards (debit & Travel Card) - 5 online cards (debit) - 1 card replacement per year (debit & Travel Card) - 10 withdrawals per month - €100 deposit per month	Total annual fee €119.88
Services beyond these quantities will be charged separately.	

Information on additional services	
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)	
Service	Fee
Deposits	Per deposit 1.5% of the deposited amount

Glossary of Terms (Fees)

Service	Explanation
General account services	
Maintaining the account	The account provider operates the account for use by the customer.
Payments (excluding cards)	
Sending money in foreign currency or to countries outside of SEPA in euros	The account provider transfers money on behalf of the customer from the customer's account to another account in a currency other than the euro or to countries outside of SEPA in euros.
Receiving money in foreign currency or from countries outside of SEPA in euros	The customer receives money in his account in a currency other than the euro or from countries outside of SEPA in euros.
Cards and cash	
Providing a debit card (extra debit card)	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. An additional payment card is provided at the request of the customer, for example for a second account holder
Providing a debit card (replacement)	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. A replacement debit card is provided when a previously provided debit card can no longer be used due to loss, theft or defect.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.

Cash withdrawal with a debit card in foreign currency	The customer takes cash out of the customer's account. Withdrawal takes place with his or her debit card in a currency other than the euro.
Cash withdrawal with a credit card in euros	The customer withdraws cash with his or her credit card in euros.
Cash withdrawal with a credit card in foreign currency	The customer withdraws cash with his or her credit card in a currency other than the euro.
Payment with a debit card in foreign currency	The customer pays with his or her debit card in a currency other than the euro.
Payment with a credit card in foreign currency	The customer pays with his or her credit card in a currency other than the euro.
Overdrafts and related services	
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Unarranged overdraft	The customer borrows money when there is no money left in the account (or when the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.
Other services	
Paper account statements	The account provider periodically provides a paper overview of the customer's account. This overview will at least show the balance and the debits and credits.