# Fee Information Document

**Name of the account provider: BANK OF CHINA (EUROPE) S.A. ROTTERDAM BRANCH**

**Account name: PB Current Deposit EUR**

**Date:** 11 April 2022

- 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 Personal Banking Standard Fees and Commissions which can be consulted on the website https://www.bankofchina.com/nl.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|---|---|
| **General account services** | |
| **Account opening/closing** | free of charge |
| **Account maintenance fee** | free of charge |
| **Small amount management fee** | 15 € (or equal) / quarter / account |
| **Dormant account management fee** | 200 € / annum / client |
| **Payments (excluding cards)** | |
| **Outward remittance: within SEPA countries** | free of charge |
| **Outward remittance: outside SEPA countries or in foreign currency** | 0.40%of the amount, min.10 €–max.100 € per payment |
| **Outward remittance: urgent payment (non-SEPA countries)** | 0.40%of the amount, min.10 €–max.100 € per payment plus urgent fee 25 € |
| **Inward remittance** | free of charge |

| | |
|---|---|
| **Inward remittance: return remittance** | 15 € per swift |
| **Cards and Cash** | |
| **Providing a debit card** | Service not available |
| **Providing a credit card** | Service not available |
| **Cash withdrawal in EURO** | Service not available |
| **Cash withdrawal in Foreign currencies** | Service not available |
| **Other services** | |
| **Online Banking:** | |
| **Opening** | free of charge |
| **E-token application fee** | 5 € per unit |
| **E-token replacement fee** | 5 € per unit |
| **Reset username** | 5 € |
| **Reset password** | 5 € |
| **Account statement:** | |
| **Online statement** | free of charge |
| **Statement sent by post** | 5 € per statement |
| **Deposit Certificate** | 50 € |
| **Enquiry for specific payment orders:** | |
| **within the last 12 months** | 20 € per payment order |
| **over 1 year and within 2 years** | 50 € per payment order |
| **over 2 years** | 100 € per payment order |
| **Correction,cancellation,queries for specified payment** | 20 € |
| **Foreign exchange** | free of charge |
| **Postage charge:** | |
| **in the Netherlands** | 10 € |
| **out of the Netherlands** | 40 € |
| **Cable Fee** | 20 € per swift |

## Glossary

**Account opening/closing:** The account provider opens or closes the account as requested by the customer.

**Account statement:** The account provider makes an account statement available to the customer. This service specifically includes an online statement and statement sent by post.

**Cable Fee:** A fee that will be applicable if the transaction order is sent by swift.

**Cash withdrawal in foreign currencies:** The customer withdraws cash from his account in another currency than EURO.

**Cash withdrawal:** The customer takes cash out of the customer's account.

**Correction, cancellation,queries for specified payment:** A fee that will be applicable if the customer corrects, cancels or queries for a specified payment.

**Deposit Certificate:** A certificate that proves the amount the customer has deposited in the account.

**Dormant account management fee:** Fee applicable to accounts which go dormant or unused for a certain period of time.

**Enquiry for specific payment orders:** A fee that will be applicable if the customer enquires for specific payment orders. This service specifically includes a payment order within the last 12 months, over 1 year and within 2 years, and over 2 years.

**E-token application fee:** A fee that will be applicable if the customer requests a new E-token.

**E-token replacement fee:** A fee that will be applicable if the customer lost the E-token and requests a new one.

**Fees:** All charges, if any, payable by the consumer to the payment service provider for or in relation to services linked to a payment account.

**Foreign exchange:** A transaction that exchanges the amount from one currency to another currency.

**Inward remittance:** Transfer to the Netherlands

**Maintaining the account:** The account provider operates the account for use by the customer.

**Online banking:** The account provider makes online access to the account available to the customer.

**Other services:** This covers services which are not included in the previous sections.

**Outward remittance outside SEPA countries or in foreign currency:** Transfer within the Netherlands and to another country outside the SEPA area or the currency is another currency than EURO.

**Outward remittance within SEPA countries:** Transfer within the Netherlands and to another SEPA country.

**Postage charge:** A fee that will be applicable if the conveyance of a letter or other matter is sent by mail. This service specifically includes a post in the Netherlands and out of the Netherlands.

**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.

**Providing a 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.

**Reset password:** A fee that will be applicable if the customer forgot the password and requests for a new one.

**Reset username:** A fee that will be applicable if the customer forgot the username and requests for a new one.

**Return remittance:** Transfer to the Netherlands from abroad that cannot be credited and needs to be returned.

**Small amount management fee:** A fee that will be applicable if the deposit balance is below a threshold (account with balance less than 100 euro), the threshold is calculated on a quarterly basis.

**Urgent payment:** Transfer requested to be done in a short period of time.