



Fee Information Document

Name of the account provider : Financière des Paiements Électroniques ("Nickel")

Account name: Payment account

Date: 19/09/2022

- This document will inform you about the costs of the main services associated with a current account. It will allow you to compare those costs with those of other accounts.
- There may also be a charge for using account-related services not mentioned here. Full details can be found in the [Terms and Conditions](#) and tariffs available on our website.
- A glossary of terms used in this document is available free of charge.

Service	Fees
Services for general accounts	
Account management	Total annual fee: 20 EUR

Payments (excluding cards)	
Transfer in euros (case of a SEPA transfer)	Free
Direct debit (fee for setting up a SEPA direct debit mandate)	Free
Direct debit (fee per SEPA direct debit payment)	Free

Cards and cash**Provision of a debit card (international immediate payment card)**

- **NICKEL card:**
Free
- **MY NICKEL card:**
10 EUR per 4 years
- **NICKEL Premium card:**
30 EUR per year
- **NICKEL Metal card:**
80 EUR per year

<p>Withdrawal of cash in euros (in case of withdrawal within the euro zone extended to Andorra, Monaco, Saint-Marin and Vatican City (the Euro Zone), at an ATM of another establishment with an international payment card)</p>	<ul style="list-style-type: none"> • NICKEL card: 1,50 EUR • MY NICKEL card: 1,50 EUR • NICKEL PREMIUM card: 1,50 EUR • NICKEL METAL card: Free
<p>Cash withdrawal (in case of withdrawal outside the euro zone at an ATM of another establishment with an international payment card)</p>	<ul style="list-style-type: none"> • NICKEL card: 2,50 EUR • MY NICKEL card: 2,50 EUR • NICKEL PREMIUM card: 1,50 EUR • NICKEL METAL card: Free <p>for Global Alliance/Global Network* ATMs: Exemption from additional fees by the ATM operator</p>

Withdrawal of cash in euros (case of a withdrawal from an ATM of the bank)	<p>By withdrawal in a Nickel Point of Sale :</p> <ul style="list-style-type: none"> • Free for the first three withdrawals per month • 0.50 EUR per withdrawal, starting from the 4th withdrawal
Cash withdrawal in another currency	<p>Nickel does not charge any exchange commission. However, the foreign merchant's bank may, in certain cases, charge a commission.</p> <p>The exchange rate applied is that of MasterCard.</p>
Card payments for goods and services in shops or remotely	Free except for payments outside of Euro Zone with the Nickel or My Nickel card (1€ per operation)
Overdrafts and related services	
Overdraft facility	Overdraft facility unauthorized
Account insurance	<p>Nickel Card / My Nickel: here</p> <p>Nickel Premium/Metal card: here</p>

**Global Alliance/Global Network: agreement between several global banks on their ATM network abroad **The rates presented are those applied by FPE. Third party institutions may apply exchange fees or commissions*

ANNEX - LIST OF THE MOST REPRESENTATIVE SERVICES RELATED TO A PAYMENT ACCOUNT

TERM	DEFINITION
ACCOUNT MAINTENANCE	The account provider manages the euro account used by the customer.
PROVISION OF A DEBIT CARD	The account provider provides a payment card linked to the customer's account. The amount of each transaction made with this card is charged directly and in full to the customer's account.
PROVISION OF A CREDIT CARD	The Account Provider provides a payment card linked to the Customer's payment account. The total amount of the transactions made with this card during an agreed period of time is debited 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 the Customer will be charged interest on the amount borrowed in the case of a revolving credit card.
PROVISION OF A PREPAID CARD	The Account Provider provides a payment card that is linked to the customer's payment account and is used to store electronic money. The amount of each transaction made with this card is taken directly and in full from the amount loaded on the customer's prepaid card.
CASH WITHDRAWAL IN EUROS (SEPA)	The customer withdraws cash from his euro account.
CASH WITHDRAWAL IN ANOTHER CURRENCY	The customer withdraws cash from his account in a currency other than the euro.
TRANSFER IN EUROS (SEPA)	The account provider transfers money from the customer's account to another account in euros in the SEPA zone on the customer's instructions.
STANDING ORDER IN EUROS (SEPA)	The account provider makes regular transfers of a fixed amount from the customer's account to another account on the customer's instructions.
DIRECT DEBIT IN EUROS (SEPA)	The customer authorizes someone else (the beneficiary) to instruct the account provider to transfer a sum of money from the customer's account to the beneficiary's account. The account provider then transfers the relevant amount to the beneficiary on the date(s) agreed between the customer and the beneficiary. The amount involved may vary.

OVERDRAFT FACILITY	The account provider and the customer agree in advance that the customer can go negative when there is no more cash in the account. The agreement defines the maximum amount that can be borrowed and whether the client will be charged fees and interest.
ACCOUNT INSURANCE	The account provider offers insurance related to the customer's account.
ACCOUNT STATEMENTS	The account provider provides information on the customer's account balance and transactions.