



## Fee Information Document

**Account provider name: Financière des Paiements Électroniques ("Nickel")**

**Account title: Payment account**

**Date: 08/01/2025**

- This document informs you about the fees associated with the main services related to a payment account. It will allow you to compare these fees with those of other accounts.
- Additional fees may apply for the use of account-related services not listed here. Complete information can be found in the General Terms and Conditions and Tariffs available on our website.
- A glossary of terms used in this document is available free of charge.

Service	Fees
<b>Services for general accounts</b>	
Subscription to remote banking services (Internet, fixed telephone, SMS, etc.)	Free  Excluding communication or internet access fees
Subscription to products offering account status alerts via SMS	Free  Beyond 60 SMS per year: €1 per additional 10 SMS
Account management	Annual total fees: € 25
Overdraft fee	Free
<b>Payments (excluding cards)</b>	
Cash deposit	3% of the deposited amount  First deposit upon subscription is free  NICKEL METAL Card: free
Receipt of a transfer	Free

Payment by Card (card issued by the payment institution)	<p>Euro Transactions: Free</p> <p>Transactions in a currency other than euro:</p> <ul style="list-style-type: none"> <li>• NICKEL Card: €1</li> <li>• MY NICKEL Card: €1</li> <li>• NICKEL CHROME Card: Free</li> <li>• NICKEL METAL Card: Free</li> </ul>
Outgoing transfer (SEPA Credit Transfer)	Free
Outgoing transfer (SEPA Instant Credit Transfer)	Free
Direct Debit (setup fee for a SEPA Direct Debit mandate)	Free
Direct Debit (fee per SEPA Direct Debit payment)	Free
<b>Cards and cash</b>	
Provision of a debit card (international debit card with immediate debit)	<ul style="list-style-type: none"> <li>• NICKEL Card: Free</li> <li>• MY NICKEL Card: €10 for the validity of the card</li> <li>• NICKEL CHROME Card: €30 per year</li> <li>• NICKEL METAL Card: €80 per year</li> </ul>
Cash withdrawal (for withdrawals in euros, Swedish Krona, and Romanian Leu at an ATM of another institution with an international payment card)**	<ul style="list-style-type: none"> <li>• NICKEL Card: €1,50</li> <li>• MY NICKEL Card: €1,50</li> <li>• NICKEL CHROME Card: €1,50</li> <li>• NICKEL METAL Card: free</li> </ul> <p>For ATMs of Global Alliance / Global Network* networks: Exemption from additional fees charged by the operating institution of the ATM</p>
Cash withdrawal (for withdrawals in a currency other than euro, Swedish Krona, or Romanian Leu at an ATM of another institution with an international payment card)**	<ul style="list-style-type: none"> <li>• NICKEL Card: €2,50</li> <li>• MY NICKEL Card: €2,50</li> <li>• NICKEL CHROME Card: €1,50</li> <li>• NICKEL METAL Card: free</li> </ul> <p>For ATMs of Global Alliance/Global Network* networks: Exemption from additional fees charged by the operating institution of the ATM</p>
<b>Overdrafts and related services</b>	
Direct Debit rejection fee for insufficient funds	€10 per rejected direct debit
Fee per administrative seizure	Per seizure: 10% of the amount due, capped at €35
Fee per attachment seizure	Per seizure: 10% of the amount due, capped at €35

Documents search fee	Issuing an IBAN at a NICKEL Point: €1  Reissuance of a Card's personal and confidential code: NICKEL, MY NICKEL and CHROME CARD: 0,50€ NICKEL METAL Card: free
Other services	
Cheque remittance	€3 per cheque

*\*Global Alliance / Global Network: agreement between multiple global banks on their network of ATMs abroad*

*\*\*The tariffs presented are those applied by FPE. Third-party institutions may sometimes apply exchange fees or commissions.*