

EBA/CP/2016/13

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22 September 2016

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## Consultation Paper

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EBA Draft Regulatory Technical Standards

setting out the Union standardised terminology for the most common services linked to a payment account, under Article 3(4) of Directive 2014/92/EU [Payment Accounts Directive],

and

EBA Draft Implementing Technical Standards

on the standardised presentation format of the fee information document and its common symbol, under Article 4(6) of Directive 2014/92/EU [Payment Accounts Directive]

and

EBA Draft Implementing Technical Standards

on the standardised presentation format of the statement of fees and its common symbol, under Article 5(4) of Directive 2014/92/EU [Payment Accounts Directive]

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# 1. Abbreviations

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<b>CAs</b>	Competent authorities
<b>CP</b>	Consultation paper
<b>FID</b>	Fee information document
<b>Directive</b>	Directive 2014/92/EU of the European Parliament and of the Council of 23 July on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (Payment Accounts Directive)
<b>ITS</b>	Implementing technical standards
<b>PSPs</b>	Payment services providers
<b>RTS</b>	Regulatory technical standards
<b>SoF</b>	Statement of fees

## 2. Responding to this consultation

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The EBA invites comments on all proposals put forward in this paper and in particular on the specific questions summarised in 5.2.

Comments are most helpful if they:

- respond to the question stated;
- indicate the specific point to which a comment relates;
- contain a clear rationale;
- provide evidence to support the views expressed/ rationale proposed; and
- describe any alternative regulatory choices the EBA should consider.

### Submission of responses

To submit your comments, click on the 'send your comments' button on the consultation page by 22 December 2016. Please note that comments submitted after this deadline, or submitted via other means may not be processed.

### Publication of responses

Please clearly indicate in the consultation form if you wish your comments to be disclosed or to be treated as confidential. A confidential response may be requested from us in accordance with the EBA's rules on public access to documents. We may consult you if we receive such a request. Any decision we make not to disclose the response is reviewable by the EBA's Board of Appeal and the European Ombudsman.

### Data protection

The protection of individuals with regard to the processing of personal data by the EBA is based on Regulation (EC) N° 45/2001 of the European Parliament and of the Council of 18 December 2000 as implemented by the EBA in its implementing rules adopted by its Management Board. Further information on data protection can be found under the Legal notice section of the EBA website.

### 3. Executive Summary

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Directive on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (EU) 2014/92 (Payment Accounts Directive) entered into force on 17 September 2014. It considers vital for consumers to be able to understand fees so that they may be able to compare offers from different payment service providers (PSPs) and make informed decisions as to which payment account is most suitable for their needs.

The Directive seeks to standardise the most relevant terminology at Member State level and at Union level. It then provides for the creation of templates for the presentation of certain fee information, which will be used by PSPs.

To fulfil the objectives of the Directive, the EBA has been mandated to develop Guidelines to ensure the sound application of the criteria for National Competent Authorities to establish the provisional lists of at least 10 and no more than 20 of the most representative services linked to a payment account that are subject to a fee offered by at least one PSP at national level; to draft Regulatory Technical Standards setting out the Union standardised terminology for the most common services linked to a payment account, and to draft two Implementing Technical Standards on the standardised presentation format of the fee information document (FID) and its common symbol and on the standardised presentation format of the statement of fees and its common symbol (SoF).

The Guidelines provided requirements for Member States on how to establish the provisional lists based on which the EBA could set out standardised terms and definitions. Therefore, the EBA firstly developed the Guidelines and published them on 18 March 2015. Based on the Guidelines, the national authorities had to submit their provisional lists to the EBA by 18 September 2015.

Secondly, the EBA assessed the provisional lists submitted by national authorities, so as to identify the most representative services that are common to at least the majority of Member States. For these services, Article 3(4) of the Directive mandates the EBA to develop draft RTS on standardised terms and definitions to be used across Europe. Once adopted, Member States will be required to integrate the Union-level terms into their provisional lists and publish their final lists based on this. These terms and definitions will also be used in the ex-ante and ex-post information to be provided to consumers, i.e. in the FID and SoF documents respectively. With regard to the presentation format and common symbols of these documents, the Directive mandated the EBA in Articles 4(6) and 5(4) to develop ITSs.

Given that the Union standardised terms and definitions are closely linked with FID and SoF, the EBA proposes, in this Consultation Paper, requirements on standardised terms and definitions together with requirements related to FID and SoF documents. To that end, the Consultation Paper contains 8 Union standardised terms and definitions in all official languages of the European Union; the Union standardised FID template and provisions on the presentation format of the information to be included in the FID template in the form of instructions how to complete the template; the Union

standardised SoF template, and provisions on the presentation format of the information to be included in the SoF template in the form of instructions how to complete the template.

This Consultation Paper also explains the rationale for the EBA's choice of some options over others when developing the mandates; summarises findings of the consumer testing of the FID and SoF documents, including changes introduced to the templates as result of the consumer testing, and for illustration purposes, includes examples of completed FID and SoF.

## Next steps

The consultation period will run from 22 September 2016 to 22 December 2016. The final draft RTS and two ITSs will be published after consultation and submitted to the European Commission.

## 4. Background and rationale

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### 4.1 Background

1. Directive 2014/92/EU of the European Parliament and of the Council of 23 July on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features – the Payment Accounts Directive (PAD or ‘the Directive’)- was published in the Official Journal of the EU on 28 August 2014.
2. The Directive establishes a framework designed to enhance transparency of fees and information related to payment accounts and to improve access and switching of account providers nationally, within each Member State, and on a cross-border basis. All these measures are intended to enhance the internal market of payment accounts and to guarantee a greater access by EU consumers to bank accounts.
3. The provisions related to comparability of fees are aimed at putting consumers into a position to more easily shop around and change providers, possibly even on a cross-border basis. It is in the context of this objective that the Directive has conferred on the EBA mandates to establish standardised presentation formats of information related to a payment account and the terminology to be used by the payment account provider. More specifically, Articles 3(4), 4(6), and 5(4) of the Directive require the EBA to develop:
  - draft Regulatory Technical Standards (RTS) setting out the Union standardised terminology for those services that are common to at least a majority of Member States,
  - draft Implementing Technical Standards (ITS) regarding a standardised presentation format of the fee information document (FID) and its common symbol, and
  - draft ITS regarding a standardised presentation format of the statement of fees (SoF) and its common symbol.
4. The recitals of the Directive provide further context for and reasoning behind these mandates. For example, Recital 15 states that it is vital for consumers to be able to understand fees, so that they can compare offers from different payment service providers (PSPs) and make informed decisions as to which payment account is most suitable for their needs. Comparison between fees is made more difficult, so the recitals continue, where PSPs use different terminology for the same services and provide information in different formats. Standardised terminology, coupled with targeted fee information presented in a consistent format covering the most representative services linked to payment accounts, can help consumers to both understand and compare fees.
5. Consequently, the Directive establishes that PSPs must provide the consumer, in good time before entering into a contract for a payment account with a consumer, with a FID on paper or

another durable medium. The Directive requires that FID contains the standardised terms in the final list of the most representative services linked to a payment account referred to in Article 3(5) of this Directive and, where such services are offered by a payment service provider, the corresponding fees for each service. PSPs must also make available to consumers a glossary of at least the standardised terms set out in the final list referred to in Article 3(5) of the Directive and the related definitions. This ex-ante information will allow consumers to quickly compare offers of different providers and to select the option that best matches their needs and uses of the account.

6. The Directive also sets forth that the PSPs must provide the consumer, at least annually and free of charge, with a statement of all fees incurred, the SoF, as well as, where applicable, information regarding the interest rates referred to in points (c) and (d) of paragraph 2 of Article 5 of the Directive, for services linked to a payment account. Where applicable, PSPs shall use the standardised terms set out in the final list referred to in Article 3(5) of the Directive. This ex-post information will provide a general overview of all fees paid during the year, helping consumers understand what fee expenditures relate to and assess the need to either modify their consumption patterns or move to another provider.
7. Recital 19, in turn, enunciates that benefit would be maximised by the ex-post fee information in the SoF presenting the most representative services in the same order as the ex-ante fee information in the FID.
8. Recital 19 also requires that in order to help consumers understand the fees they have to pay for their payment account, a glossary providing clear, non-technical and unambiguous explanations for at least the fees and services contained in the FID should be made available to them. Recital 19 continues by clarifying that the glossary should serve as a useful tool to encourage a better understanding of the meaning of fees, contributing towards empowering consumers to choose from a wider choice of payment account offers.
9. Recital 20 explains that the same format, order of items and headings should be followed for every FID and SoF in each Member State, allowing consumers to compare the two documents, thereby maximising understanding and use of the information. Also, the FID and SoF should be clearly distinguishable from other communications.
10. Recital 18, in turn, further explains that the EBA should ensure that only one term is used for each service in any official language of each Member State which is also an official language of the institutions of the Union. This recital aims to clarify that different terms can be used for the same service in different Member States sharing the same official language of the institutions of the Union, thereby taking into account national specificities.
11. Furthermore, the Directive establishes that the FID must contain the standardised terms in the final list of the most representative services linked to a payment account and, where such services are offered by a PSP, the corresponding fees for each service. This will ensure that all institutions include similar information that, in turn, will make comparison between accounts simpler. Each Member State must define its own list of most representative services to be incorporated by institutions in the FID they provide consumers with, as referred in Article 3(1).



12. The EBA already delivered an earlier mandate under the Directive, and issued Guidelines addressed to the authorities indicated by each Member State under Recital 17 of the Directive (national authorities) to establish their respective provisional lists of the most representative services linked to a payment account. The EBA published these Guidelines on 18 March 2015. The national authorities had to submit their provisional lists to the EBA by 18 September 2015. The EBA subsequently assessed the provisional lists provided by these authorities, so as to identify the most representative services that are common to at least the majority of Member States.
13. For these services, the EBA is mandated to develop draft RTS on standardised terms and definitions to be used across Europe. Once adopted, Member States are then required to integrate the Union-level terms into their provisional lists and publish their final lists based on this. These terms and definitions are to be used in the ex-ante and ex-post information to be provided to consumers, i.e. in the FID and SoF documents respectively. This Consultation Paper (CP) contains the draft requirements in fulfilment of these mandates, and explains the rationale for the EBA's choice of some options over others.
14. Given the nature of, and the interdependencies between the mandates summarised above, and because they share between them the common aim of the Directive of enhancing the comparability and transparency of fees, the EBA decided to develop the draft technical standards in parallel and also to consult on them publicly through a single CP. The EBA is of the view that this will allow consultation respondents to have a clear overview of how the EBA developed its proposals, and to better understand how they will work in practice.
15. In what follows below in Chapters 4.2, 4.4 and 3.5, the CP sets out, for each of the three Technical Standards, the options considered and the rationale behind the decisions that have been taken that have led to the requirements that the EBA is subsequently proposing in Chapter 5. In addition, Chapter 4.3 summarises the consumer testing of the FID and SoF.

## 4.2 Rationale for the Draft RTS on standardised terminology for the most representative services

16. The national authorities were required to submit to the EBA and to the Commission by 18 September 2015 their respective lists of the most representative services linked to a payment account and subject to a fee.
17. On the basis of these lists, the EBA developed draft RTS that specify:
  - the Union standardised terms, and
  - the standard definitions for those services that the EBA identified as being common to at least a majority of Member States.
18. National authorities used the template that had been developed and published by the EBA on 18 March 2015 as part of the EBA Guidelines on the national provisional lists of the most representative services linked to a payment account and subject to a fee<sup>1</sup>. The template asked the authorities to group services according to their nature and indicated five types of services:
  - Type 1 - Account management / maintenance and related services;
  - Type 2 – Payment instruments (card and cheque services);
  - Type 3 – Domestic payment services (Initiated and completed within the Member State);
  - Type 4 – International payments and foreign currency-related services, and
  - Type 5 – Overdraft and overrunning services.
19. For each type of service, the template included a set of examples of services, aimed at providing greater clarity to national authorities for their identification of the types of services under which their most representative services would fall, and to assist the EBA in the task of counting the services for the development of the RTS.

### 4.2.1 Assessment of national provisional lists

20. The EBA assessed the 28 national lists it had received from the national authorities, by first, compiling all 28 lists, followed by counting the services identified by national authorities for each of the defined five types of services, as depicted in Figure 1 below.
21. The aim of this exercise was to compare the number of the most representative services linked to a payment account and subject to a fee under each of the defined five types of services and to identify, in the second step, the most common services, i.e. the services with the highest number.
22. In the assessment, it became apparent that the number of most representative services differed significantly among Member States, which in turn gave rise to significant challenges in the

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<sup>1</sup> See here:

<http://www.eba.europa.eu/documents/10180/1068458/EBA+GL+2015+01+GL+on+Payments+Account+Directive+ EN.pdf/6872278b-aa9e-4e0a-af76-d216d0af1e49>

subsequent step when the most common services had to be identified. The EBA identified differences in both the number and type of services included by national authorities. In line with the provisions in the Directive, which requires each provisional list to consist of “at least 10 and no more than 20” services, the number of services varied across the available spectrum. The average number of services per list was around 15.

23. In assessing the lists, the EBA also encountered a wide range of 60 different services. However, a core of traditional banking services could be identified on most lists, such as services relating to cash withdrawals, credit transfers, and providing customers with cards linked to their accounts. Many national authorities also included services of a more innovative kind, such as access to mobile banking and SMS alerts. Furthermore, the EBA observed a number of services that appeared to be quite specific to one or a small group of Member States but that are unknown in other Member States. Examples include services related to electronic invoicing and specific services for the payment of utility bills.

Figure 1: Overview of responses received from competent authorities

MS	Type 1	Type 2	Type 3	Type 4	Type 5
AT	3	1	8	3	4
BE	5	8	4	1	2
BG	3	7	4	3	1
CZ	3	3	5	1	0
DK	3	3	3	1	4
DE	1	10	5	0	2
EE	2	4	2	2	0
IE	1	7	3	2	4
GR	2	7	3	1	1
ES	2	8	1	2	1
FR	3	5	3	3	1
HR	3	5	4	3	1
IT	3	5	3	1	2
CY	3	3	5	3	2

MS	Type 1	Type 2	Type 3	Type 4	Type 5
LV	3	3	6	2	1
LT	2	4	4	2	0
LU	3	4	3	4	1
HU	6	5	5	3	1
MT	5	10	0	4	1
NL	2	8	2	1	2
PL	5	5	7	1	1
PT	1	6	3	0	0
RO	3	6	6	2	2
SI	3	7	4	2	1
SK	3	6	3	2	1
FI	5	1	6	1	2
SE	1	3	7	2	0
UK	1	5	3	2	4

#### 4.2.2 Identification of the most common services

24. On the basis of the compiled lists, and in order to identify the commonalities, the EBA carried out an assessment of all services listed. In order to identify the services for which Union standardised terms and definitions are to be proposed, the only criterion foreseen by the Directive is provided in Article 3(4), which establishes that the EBA should propose standardised terminology “for those services that are common to at least a majority of Member States”.
25. Given that there are 28 Member States, this provision implies that the EBA should propose standardised terms and definitions for those services that appear on the provisional lists of 15 or more Member States. This, in turn, required the EBA to count each of the different services on the provisional national lists.
26. This analytical step was complicated by the fact that the Directive does not clarify which services specifically constitutes a ‘service’ in the context of the Directive, and national authorities took very different approaches as a result.

27. The definitions of some services, and of the additional information provided by national authorities on the common fee structures used for them, revealed that some national authorities considered a “service” as consisting of a number of sub-services, whereas other national authorities considered them to be separate services in their own right. For example, some authorities viewed the provision of an account statement as also covering other related services, such as balance enquiries and providing a copy of an old statement, whereas other authorities included these as separate services on their national provisional lists.
28. Another example concerned the provision of access to online banking. While a majority of Member States’ provisional lists featured this service, only some of these included online banking as a separate and distinct service. Others combined it with access to mobile and/or telephone banking to form a single service. This means that the question of whether online banking can be considered to feature on a majority of Member States’ lists depends on whether all services that include online banking are counted towards the total or only those services consisting solely of access to online banking.
29. The EBA therefore considered the extent to which each of these two approaches would contribute to the Directive’s aims of transparency and comparability, and concluded that it would not be appropriate to treat the various combinations of online banking with other services as constituting the same service. The differences in the way the services were delineated and defined were considerable, precisely because of the very different market specificities and approaches. This meant that, in these cases, standardising the term and definition would not result in more transparency for consumers. True comparability would also not be achieved, as consumers would potentially be comparing services that differ in their nature and extent.
30. Other difficulties that the EBA encountered arose from the way in which services and fees are linked. The EBA had noted in the rationale section of its Guidelines on national provisional lists of services that “competent authorities should bear in mind that more than one fee or type of fee might relate to the same service within their Member State. Each fee does not need to be considered as a separate service.” Nevertheless, some CAs preferred to define the services on their list with reference to the fee that is charged. This sometimes resulted in differing understandings between national authorities of what constitutes a ‘service’.
31. For example, a small number of national authorities included more than one service relating to overdrafts by viewing the different types of fees and/or the separate fees for different elements of the service as constituting separate services. Other national authorities viewed such fees as pertaining to a single service.
32. A particularly difficult issue arose from the fact that national authorities used differing levels of detail when determining what constitutes a ‘service’. This was especially relevant in the context of transferring money. A large majority of Member States’ provisional lists included one or more services related to credit transfers. Many of these services included explicit references to ‘SEPA’ in either the term or definition, thereby clarifying that the type of credit transfer referred to is the specific service defined in the SEPA Regulation. Other services on the national lists either did not specify the payment scheme, and merely included a generic reference to a credit transfer, or

referred to a specific national scheme. The EBA therefore had to develop an approach to counting these different types of credit transfers.

33. The counting of services related to cash withdrawals proved to be more complex still. While most national authorities included at least one such service on their provisional list, the variety of different types of cash withdrawal services and the level of detail with which they were described in the terms and definitions differed greatly. The issue stems from the fact that the fees charged by PSPs for cash withdrawals often differ depending on a number of factors, including:
- the country in which the cash withdrawal is made,
  - whether it is made with a debit or credit card,
  - which currency is withdrawn,
  - whether the withdrawal is made at a cash machine or over the counter in a branch, or
  - whether it is made from a cash machine belonging to the customer's account provider or from another provider's machine.
34. Depending on the factors that are most relevant to the fee structures prevalent in a particular Member State, the provisional lists refer to different types of cash withdrawals in a different level of detail. Thus, at the highest level, some national authorities have included simply 'cash withdrawal' on their list, while others have defined the type of cash withdrawal with reference to one, two or more factors (for example 'cash withdrawal in Euros' or 'cash withdrawal in Euros in the home Member State' or 'cash withdrawal in Euros in the home Member State with a debit card at an ATM').
35. These differing levels of detail meant that the EBA had to decide on an approach to what constitutes a 'service' in order to be able to count the number of lists on which services such as credit transfers and cash withdrawals appear.
36. The EBA considered the two options below regarding the level of detail in the assessment of the services:
- a) The 'service' would be assessed using a broad approach that looks at the core of the definition, regardless of any specific types or sub-categories which may be referred to on some provisional lists. For example, under this broad approach, all types of cash withdrawals would be regarded as one service. All one-off credit transfers would also be seen as a single service, irrespective of the underlying payment scheme (SEPA, etc.);
  - b) The 'service' would be assessed using a narrow approach, so as to take into account the specificities of each service as it is broken down further. In this way, each specific type of cash withdrawal would be seen as a different service, and the services on the provisional lists counted according to the level of detail and characteristics described. Similarly, credit transfers would be differentiated according to the payment scheme under which they are executed, for example SEPA, and each individual national scheme.

37. In deciding which of the approaches to take, the EBA took into account a number of assessment criteria, including:
- the nature of the services in question,
  - the similarity/diversity of the combinations of the services in each Member State,
  - the effects of each approach on the national lists of the Member States once the terminology is integrated, and whether this would require PSPs to change the service itself and/or their existing fee structures, and
  - the totals of services in national lists that would result if any one of the two approaches was taken.
38. Taking option A would allow standardised terms and definitions to be introduced for the widest number of services possible from the 28 lists. Option A would ensure that the Directive's aim of increasing comparability would be achieved for a higher number of services. Taking this option might pose a challenge in Member States for their task of integrating, in the next step of the process, the standardised terms and definitions as required in Article 3(5) of the Directive, because in several cases the integration will not be a straightforward task of replacing the national term by the standardised one. Similarly, the corresponding standardised definition put forward by the national authorities would have the same level of detail.
39. Option B, in turn, would allow the EBA to look at a more granular level, distinguishing the services at a greater level of detail, as included in the national provisional lists. However, this option would in turn mean that the final list of services for which the EBA would propose standardised terms and definitions would be shorter than by taking option A; and, as a consequence, the level of standardisation across Member States would be lower than under option A.
40. The EBA concluded that, for the benefit of the comparability aim of the Directive, it is preferable to follow option A. In order to identify the broadest possible number of most common services within the Union, while also ensuring that services' terminology is harmonised at a level that is adequate for consumers to be in position to understand and compare payment account fees and offers (including on a cross-border basis), core elements of services should be taken into account. On the basis of this decision, the EBA assessed the 28 lists in order to identify which services were mentioned in at least 15 national lists. Potential consequences of this decision during the integration phase by Member States are elaborated further below.

**Question 1: Do you agree with the EBA's decision to take a broad approach to defining 'service'? Please explain your reasoning.**

41. Based on the frequency of services included by national authorities, and taking the broad approach to counting the number of times services appeared on Member States provisional lists, the EBA identified eight services that appeared on a majority of Member States' lists. These are:

- a) account maintenance, which appears on 26 of 28 Member States' national lists;
- b) provision of a debit card with a payment account, which appears on 23 of 28 national lists;
- c) provision of a credit card with a payment account, appearing on 18 of 28 national lists;
- d) cash withdrawal from a payment account, since the core service appears on 24 of the 28 national lists;
- e) making a credit transfer of money from a payment account to another account, as it appears on 25 of the 28 national lists;
- f) standing orders from a payment account, since it appears on 16 of the 28 national lists;
- g) direct debits on a payment account, since it appears on 19 of the 28 national lists;
- h) overdraft on a payment account, as it appears on 19 of the 28 national lists.

**Question 2: Do you consider the services that the EBA has selected for standardised terms and definitions to be suitable to achieve the aims of the Directive? Please explain your reasoning.**

42. Having identified the services that were common to at least the majority of Member States, the EBA then proceeded by drafting the terms and definitions for the Union standardised terminology.

#### **4.2.3 Drafting approach for the standardised terms and definitions**

43. In order to develop the standardised terminology, the EBA first looked at the way national authorities described the services in their national provisional lists. The Directive requested the reporting national authorities to indicate the term and a definition for each of the services, and this request was included in the template used by national authorities to submit their lists. In the process, the EBA observed that the authorities took different approaches in respect of the drafting of the terms and definition, which then gave rise to a need for standardisation of the drafting of the EU terms and definitions. The differences related to:

- a) the type or style of language used (e.g. consumer-friendly or legal accuracy);
- b) the formulation of definitions in an active or passive form;
- c) the length of terms and definitions;
- d) the detail of information provided regarding constituent elements of the service.

44. With regard to the type of language, the EBA noted that the type of language used by national authorities, in particular in the definitions, varied significantly. The definitions ranged from brief descriptions of the key aspects of the service in consumer-friendly language to more detailed definitions containing legal language and references to specific pieces of EU legislation. As a result, the EBA took into account that the terms and definitions will be integrated into national provisional lists. The resulting terms will be used in the FID, the SoF and in all contractual, commercial and marketing information to consumers; the resulting definitions will be included in national glossaries that payment service providers will be required to make available to consumers, as provided in Article 4(4) of the Directive.

45. Because the end-users of the terms and definitions will be consumers, and the overarching aim of the standardised terminology is to enhance the transparency and comparability of fees, the EBA came to the view that, on balance, the language used must be accessible to consumers. This means that, as far as possible, the Union standardised terms and definitions should be drafted in clear, simple, and consumer-oriented language which avoids the use of legal terminology. This is intended as a guiding principle, and the EBA acknowledges that there may be situations in which the Union standardised terminology will have to depart from this principle in order to meet other important objectives.
46. The EBA also observed differences in the way in which definitions refer to consumers and PSPs. Many national authorities used the third person, for example 'the provider does A to enable the consumer to have B'. Some preferred to use the first and second person, for example 'we do A to enable you to have B'. A further group of national authorities tended to avoid direct references to actors, preferring instead to use passive and neutral language, for example 'A is done to enable B'. The EBA considers that these differing approaches may be linked to cultural preferences and what is deemed 'usual' in a banking context or in a certain language or Member State. In this way, the approach of referring to the customer as 'you' may be considered too direct and personal in some languages or Member States, and so be inappropriate for use with consumers there.
47. At the same time, the EBA acknowledges that descriptions in the passive can result in longer and more complex sentence constructions that are more difficult for consumers to understand than active descriptions. Against this background, and considering that most national authorities used the third person for the definitions on their provisional lists, the EBA took the view that the Union standardised terminology should use the third person. To address this issue in the case of the terms, the EBA proposes to formulate the terms, when possible, in a way that indicates the role of the account provider as provider of the service, e.g. 'Providing a debit card'.
48. On the topic of the length of the terms and definitions, the EBA observed substantial differences in the length of the terms and definitions used by national authorities on their provisional lists. While terms were generally short and consisted of only a few words, some were longer, for example when referring to a specific type of cash withdrawal. The definitions varied more widely, with some providing little more information than the term itself and others consisting of exhaustive lists of functions and exclusions.
49. In defining the service, the EBA believes that the Union standardised terms should be short and direct to enable consumers to understand at a glance which service is being referred to. The definitions should be as brief as possible whilst also containing the most relevant information on the service. Crucially, the definitions should not seek to describe every aspect of the service but rather only its key features, in particular those which are important to consumers in differentiating the service from other similar ones.
50. The definitions should also focus on the service itself rather than on defining precisely what is meant by the constituent elements of the service. For example, in the context of payment cards, it would not be appropriate to list the features and usage possibilities of a card where the service concerned is the provision of the card for use with the account. Should further



definitions be deemed necessary and helpful to consumers, they may be added to the glossary, as Article 4(4) of the Directive is clear that the glossary is not limited to the terminology contained on the national final list.

**Question 3: Do you consider the drafting decisions taken by the EBA for the standardised terms and definitions, and the resultant provisions in the Recitals of the draft RTS, to be suitable for achieving the aims of the Directive of enhancing transparency and comparability? Please explain your reasoning.**

#### 4.2.4 Terms and definitions in all official languages

51. As required in Article 3(4) of the Directive, the EBA is mandated to propose the terms and definitions in the official languages of the Union. As such, in any official language of a Member State, only one term shall be used for each service. However, as envisaged in Recital 18 of the Directive, the EBA developed the terms and definitions in a way that addresses national specificities. To that end, the EBA allows for terms and definitions to differ slightly between Member States that use the same language. As a result, different terms may be used for the same service in different Member States sharing the same official language.
52. In developing the terms and definitions, and in line with the drafting approaches set out above, the EBA took into account some specific issues regarding the particular nature of some of the services in question:
  - i. For the service related to providing a credit card: the proposed definition includes a reference to the fact that the use of a credit card is a form of borrowing money. Although it refers to the 'credit agreement', most consumers are unlikely to realise that this means borrowing. The EBA considers that it would be important for reasons of transparency to make it very clear to consumers that this service involves borrowing money; and it would also serve to emphasise a key difference between providing a debit and a credit card, without going too far in detailing what a credit card is.
  - ii. For the service related to credit transfers, the EBA chose to retain some wording associated with the service under the SEPA regulation, as consumers are already accustomed to this.
  - iii. For the service related to standing orders, a comparison of the definitions on the Member States' national lists reveals that there are three key elements of the standing order which are referenced in almost all the definitions: an instruction from the customer to the account provider; a set amount/fixed sum of money is involved; and the payment takes place periodically/at regular intervals. The EBA proposes to include these in the definition.
  - iv. For the service related to direct debits, the EBA noticed that three key elements of direct debits are referenced in most of the definitions on Member States' national lists: the transaction is initiated by the payee/creditor (a 'pull' transaction); the customer has agreed to this in advance; and the customer's account is debited as a payment is made from the account. The suggested definition includes these three elements while being

careful to avoid technical language which consumers are unlikely to understand, such as creditor, debtor, payee, payer, funds, and debiting.

- v. For the service of cash withdrawal, the diversity of cash withdrawals means that it is not possible to define the core service in more than the most basic way. Any references to currency, location, card, provider or method of withdrawal are not equally applicable to all types of cash withdrawals and so cannot feature in the definition. The EBA therefore proposes a very simple definition to which it can be expected that national authorities will add when defining the more specific types of cash withdrawals that feature on their respective national lists, taking into account the relevant practices in their Member State.

53. The resulting terms and definitions are presented in the Annex to the draft RTS in this CP.

**Question 4: Do you consider the terms and definitions proposed by the EBA in the Annex to the draft RTS, and the resultant provisions in the Recitals of the draft RTS, to be adequate for achieving the aims of the Directive of enhancing transparency and comparability? If not, please provide alternative terms and definitions and their underlying rationale.**

#### 4.2.5 Integration of Union standardised terminology

54. Article 3(5) of the Directive requires Member States to integrate the final Union standardised terminology into their respective provisional lists and to publish the resultant final lists of the most representative services linked to a payment account. The same Article provides that this task should be done without delay and at the latest within three months after the corresponding delegated act has entered into force.
55. How national authorities choose to integrate the Union standardised terminology into their provisional lists is not part of the EBA mandate and is therefore not included in the draft RTS in Chapter 4. However, some options on the integration process have been brought forward in the course of the EBA's work, which may be of interest to respondents to this CP and are therefore made transparent here. This is because, as mentioned before, the approach followed to select the services to be standardised has a direct impact on the way in which Member States will subsequently integrate these terms into their national lists.
56. One possible way put forward was for national authorities to replace the term and definition on the provisional national list in their entirety by the core term and definition provided in the EBA RTS, even if the service referred to by that term is, for example broader or narrower. However, this would result in a reduction of the number of most representative services in those Member States where one core term appear more than once.
57. Furthermore, the EBA observed that, for some Member States, the consequence of taking this approach would imply that the final list would include less than the required minimum of ten services, as in those cases related services would be aggregated under one core service; or that there might be subsets or characteristics of services, not defined under the original service identified by the Member States, that would be added. For example, a Member State might have only included "domestic cash withdrawals in a foreign currency" in their list. As a result, no

other forms of cash withdrawals were originally identified (e.g. cash withdrawals of foreign currency in another country or domestic cash withdrawals in euros, or ATM cash withdrawals).

58. Another way would be for the national authorities to amend the term and definition on the provisional national list only with respect to the words used in the core term and definition in the EBA RTS. This implies simply selecting the word of the term and definitions used in the provisional list that has been standardised and replace them with the EU standardised term. Following this methodology would allow market specific distinctions to remain in the final lists. This approach can be done by means of a simple change of words. For instance: A Member State that defined “using a credit card” in their national list must simply replace the term “using” with “providing”, since this is the term that was standardised.
59. Although, on balance, the EBA considers the second approach above to be preferable, the EBA is conscious that other approaches may be considered by national authorities in fulfilling their task under Article 3(5) of the Directive. However, the EBA considers that the integration phase is an essential part of the standardisation process, which is why the EBA has an interest in ensuring that all Member States understand the difficulties and benefits of various approaches, which in turn might help national authorities select the approach that best achieve the objectives of enhancing transparency and comparability. Also, considering that the approach taken for the selection of the services was also very much influenced by how integration can be done, it is crucial to set out the different approaches and their respective pros and cons.

### 4.3 Consumer testing

60. Articles 4(6) and 5(4) of the Directive require the EBA to conduct consumer testing of the standardised presentation format of the FID and SoF and their common symbol as a part of the development of the ITSs. The Directive does not specify how the consumer testing should be done and there are no rules for consumer testing in general EU legislation. Therefore, the EBA had to develop the scope of the testing, such as the number of documents to be tested; number of symbols to be tested; number of consumers involved, and the methodology to be used.
61. The EBA's resultant approach was to test with consumers the format of six different versions of the FID and SoF templates, including the understanding of their purpose, layout, and overall readability as well as impressions and clarity of the symbols. The EBA considered various options for the consumer testing, including conducting the testing by the EBA itself, or by competent authorities (CAs).
62. The options were assessed by the EBA against defined criteria, such as timeframe; costs; level of expertise/experience required; target population, and workload. Having considered all aspects of the testing against the defined criteria, the EBA decided to approach external providers who have extensive experience with consumer testing, were available immediately and could provide testing on a representative sample of consumers within the EBA's limited budget.
63. Two research companies responded to the EBA's proposal and after having considered their proposals, the EBA decided to proceed with a company that proposed using a mixture of qualitative and quantitative research techniques. The quantitative testing consisted of online interviews with a sample of 5,108 adults in eight Member States (UK, France, Germany, Italy, Sweden, the Czech Republic, Romania and Greece) that represented a broad mix of countries in terms of language; population size, and payment account penetration.
64. Fieldwork was undertaken in May 2016 and the results were weighted and are representative of all adults (aged 18+) in each Member State. The qualitative testing comprised of four face-to-face focus groups in the UK and Poland, with groups split into one group of eight adults per Member State aged between 25 and 40, and one group of eight adults per Member State aged between 40 and 65 per Member State.
65. The results of the quantitative testing showed that, on a scale of 0 to 10, where 0 is "Contributes to the documents being difficult to understand" and 10 is "Contributes to the documents being easy to understand";
  - 68 % of all consumers said that the format used in each document in terms of font style, font size, and layout of text fields, contributes to the documents being easy to understand (i.e. scored it 6 – 10);
  - 26 % of consumers said that the format contributes to the documents being difficult to understand (i.e. scored it 0 – 5), and
  - 6 % of consumers did not know.

66. With regard to the FID symbol, on a scale of 0 to 10, where 0 is “Strongly disagree” and 10 is “Strongly agree”,
- 50% of all consumers agreed that the symbol makes the document distinguishable from other documentation (i.e. scored 6 – 10);
  - 39 % of consumers disagreed (i.e. scored 0 – 5), and
  - 11% did not know.
67. The results for the SoF symbol were similar, 52 % of consumers agreed, 37% disagreed and 11% did not know.
68. The results of the qualitative testing revealed that most consumers understood the purpose of FID and SoF. However, the impressions of the clarity of the FID and SoF were mixed. While initial impressions of the FID were generally good because information was largely considered to be clear and easy to read, many consumers suggested format changes to increase the overall clarity of the SoF. With regard to the symbols, most consumers were of the view that they would benefit from a descriptor or clearer imagery, as they seemed to be unclear.
69. The EBA analysed the results of the consumer testing and proposed changes to the templates of FID and SoF as explained in the Chapters 3.5 and 3.6 of this CP, where the results and the subsequent actions taken by the EBA are presented in more detail.

## 4.4 Rationale for the Draft ITS on the Fee Information Document (FID)

70. Article 4(1) of the Directive requires Member States “to ensure that, in a good time before entering into a contract for a payment account with a consumer, payment service providers provide the consumer with a [FID]”. The same Article provides that the FID should be on paper or another durable medium and should contain the standardised terms in the final list of the most representative services linked to a payment account at the national level. Where such services are offered by a payment service provider, the FID should contain the corresponding fees for each service.
71. Article 2 point 15 of the Directive defines ‘fees’ as all charges and penalties, if any, payable by the consumer to the payment service provider for or in relation to services linked to payment account. Given that the definition does not require that the charges are originated by the payment service provider, but that it includes charges “payable” to the payment service provider by the consumer, taxes, such as VAT, charged by the payment service provider on behalf of tax authorities, will have to be included in the amount disclosed.
72. The list of the Union standardised terms and definitions for services linked to a payment account that are common to at least a majority of Member States, under Article 3(4) of Directive, is proposed in Annex to the draft RTS included in this CP.
73. The Directive, in the subsequent paragraphs of Article 4, further specifies requirements for the form, format and content of the FID and its common symbol and requires the EBA to consult national authorities and to conduct consumer testing with regard to the presentational format of the FID and its common symbol.
74. In order to fulfil its mandate, the EBA considered the requirements listed in Article 4 of the Directive regarding a standardised presentation format of the FID and its common symbol and has developed the draft ITS that specify:
  - the Union standardised FID template;
  - provisions on the presentation format of the information to be included in the FID template in the form of instructions how to complete the template.
75. As stated in Section 4.3 of this CP, to fulfil the requirement in Article 4(6) of the Directive, the EBA conducted a consumer testing of the FID’s presentational format and its common symbol.
76. The conclusions of the testing, referred to in Section 4.3, suggested some improvements of the tested templates and the improvements were considered by the EBA while developing the draft ITS. Where applicable, the changes introduced to the template are described in the sections below.
77. For illustrative purposes only, an example of a completed FID template is presented Section 4.4.3.

#### 4.4.1 The FID template

78. Article 4(6) of the Directive mandates the EBA to develop draft ITS regarding the standardised presentation format of the FID. The EBA is of the view that the Union standardised FID should be clear when read by consumers as well as easy to be produced by PSPs. To that end, the draft ITS presented in this CP specify that PSPs should present all required information by means of the template laid down in the Annex to the draft ITS. The draft ITS further require that the PSPs use and complete the FID template in accordance with the requirements set out in the Directive and the draft ITS.
79. With regard to the format and size of the FID template, the EBA considered various options and decided to use A4 portrait format. The A4 portrait format is well-known and often used for other information documents in Member States; consumers are familiar with it; and it is easy to print out when received electronically. The draft ITS prescribe that PSPs must not modify the A4 portrait format of the FID template.
80. Article 4(2) of the Directive stipulates that the FID should be a short and stand-alone document presented in a clear and easy to read way. The EBA's proposal does not limit the number of pages the FID should have as this will depend on the number of services from the national list included in the FID; number of fees; and other information included in the FID. For easy reading, the draft ITS propose to number each page. The number should be in the footer, centred.
81. Based on a recommendation in a writing and design tips document published by the National Adult Literacy Agency (IE), the EBA is proposing in Chapter 4 of the draft ITS that font type Arial and font size 11 is used, with some exceptions on the font size for headings and sub-headings.<sup>2</sup>
82. When questioned in the EBA consumer testing, the majority of consumers during the qualitative testing were able to read the document and pull out key information with ease. They also considered the font size to be easy to read at a glance.
83. The results of the consumer testing suggested that the headings and sub-headings could be of a bigger font size and that colour-coding could be used for the sub-headings. This would allow the consumer to navigate the body of the document more clearly, i.e. in the main table. The respondents were also of the view that each sub-heading could be in different colour, so as to allow consumers quicker visual comparison between two or more FID documents.
84. The EBA considered this feedback and concurs that using different colours for different services might aid comparison and visually easier navigation of the text. However, the EBA was also cognisant of concerns that the availability of colour printing may be limited; and a requirement on colour would have to be detailed and prescribe colour codes. The EBA's view is that the concerns outweighed the arguments in favour of using colour.
85. Article 4(2) (c) of the Directive requires the FID "to be no less comprehensible in the event that, having been originally produced in colour, it is printed or photocopied in black and white". To

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<sup>2</sup> See <https://www.nala.ie/resources/writing-and-design-tips>

fulfil that requirement, the EBA arrived at the view that the template should use two shades of grey colour for headings and sub-headings. This will help make them visually stand out and help visual navigation in the text. While the template uses semi-dark grey for the headings, the sub-headings are of a lighter-grey shade.

86. With regard to the colours used in the FID template, the draft ITS specify that black is to be used for the text and two different shades of grey to be used for the headings and sub-headings. The draft ITS also prescribe that PSPs may present their logos in colour. In addition, the FID symbol is to be presented in colour, if the FID is printed in colour
87. The EBA considered the possibility of increasing the font size, as suggested by some consumers participating in the qualitative testing. The EBA concurred with the proposal and revised versions of the FID template that were used in the testing exercise. The draft ITS now prescribe that the FID template in the Annex uses font size 16 for the title; font size 14 for the headings; font size 12 for the sub-headings, and font size 11 for the remaining text.
88. Given that the main table of the FID document provides a lot of information in each cell, the respondents in the consumer testing proposed using grid lines to split out the cells with multiple information points. The EBA considered this proposal but also had to acknowledge that, if such lines were to be added, this would have to be done by the PSPs, depending on the channels and types of fees that would be relevant for the particular payment account. As result, the FID would look complicated and be more difficult to compare between the providers, given that they would set the lines differently. To that end, the EBA decided not to accept this particular suggestion emerging from the consumer testing.
89. Article 4(2)(f) provides that the FID shall contain a common symbol at the top of the first page next to the title 'Fee Information Document' to distinguish the FID from other documentation. In order to design the symbol, the EBA contracted an external company. The symbol that was subsequently designed uses the EU colours of blue and yellow and consists of a stack of coins under a magnifying glass. The magnifying glass was used to symbolise a detailed examination or close look at the coins, with the coins representing the fees, and/or the 'search and find' function of the FID document.
90. When tested with consumers during the qualitative testing, some respondents associated the coins with saving accounts. Consumer perceived the colours and position of the symbol positively as they are familiar with branding used by financial institutions, which is usually at the top of the page.
91. However, some respondents could not identify what the symbol should represent. In the quantitative testing, on a scale of 0 to 10, where 0 is "Strongly disagree" and 10 is "Strongly agree";
  - 50% of all consumers agreed that the symbol makes the document distinguishable from other documentation (i.e. scored 6 – 10);
  - 39 % of consumers disagreed (i.e. scored 0 – 5) and



- 11% did not know.
92. Having considered the results of the consumer testing, the EBA came to the view that the positive feedback from the respondents outweighs some of their concerns related to the symbol. The EBA also noted that half of the respondents considered that the symbol helps to make the FID template distinguishable from other documents. The EBA concluded that the tested symbol fulfils the aim of the Directive and is therefore proposing it in the FID template depicted in the Annex to the draft ITS.

**Question 5: Do you consider the FID template that is being proposed in the draft ITS and its Annex to be suitable to achieve the aims of the Directive? Please explain your reasoning.**

**Question 6: Do you consider the common symbol in the FID template that is being proposed in the draft ITS and its Annex suitable to achieve the aims of the Directive? Please explain your reasoning.**

#### **4.4.2 Instructions for PSPs on how to complete the FID**

93. As part of the mandate under Article 4(6) of the Directive, the draft ITS need to explain how the FID template is to be completed by PSPs. To that end, the draft ITS specify the order of the services and fees presented in the template; headings and sub-headings, and details related to the use of brand names, frequency of fees, channels and additional information on packages of services provided by the PSPs.
94. The draft ITS are therefore proposing that the FID template is divided into an introductory part which includes the title of the document; the common symbol; the logo of PSP; the name of the PSP; and the name of the payment account. The FID template in the Annex to the ITS reflects this proposal and includes the title 'Fee Information Document' in a font size 16, centred and positioned in the middle between the symbol and the logo of the payment service provider. The symbol is located at the top right-hand side of the document and is of a size no larger than 2.5 cm x 2.5 cm. The logo of the PSP is located at the top left-hand side of the document; is of the size 2.5 cm x 2.5 cm and can contain words and/or pictures. The draft ITS propose that the PSPs shall display their name and the account name in bold type and left aligned.
95. The introductory part of the FID template also includes the statement required by Article 4(2)(g) to clarify that the FID contains fees for the most representative services related to the payment account and that the complete pre-contractual and contractual information on all services is provided in other documents.
96. A reference to a glossary of at least the standardised terminology is also included in the FID. The draft ITS further specify that the order and wording of the introductory statement is obligatory and the PSP shall not modify it. However, the PSP shall insert the names of the relevant pre-contractual and contractual documents at the end of the statement. The line spacing is prescribed and is multiple 1.15, 0 pt before and 10 pt after the text.
97. The original format of the statement in the introductory part that was used during the consumer testing exercise was considered to be too wordy by the respondents, who felt discouraged from

reading it. The EBA considered the results of the testing and introduced bullet points as visually better to emphasise the key points.

98. After the introductory part, the draft ITS propose a separate table to fulfil the requirement in Article 4(3) of the Directive according to which “where one or more services are offered as part of a package of services linked to a payment account, the FID shall disclose the fee for the entire package, the services included in the package and their quantity, and the additional fee for any service that exceeds the quantity covered by the package fee”.
99. In order to achieve this, the draft ITS propose that the table provides information on the packages of services that are offered with the account, if the package of service is charged separately to any fee for general account services, such as a fee for maintaining or operating the account. The draft ITS also propose that this table should be deleted by the providers where a package of services is not provided with the account and/or when the package is offered with the account and being charged as a part of the fee for general account services. In the latter case, the draft ITS prescribe that the information on such packages of services should be included in the first cell of the first section of the main table of services and fees.
100. Below the table on packages of services, the FID continues with the main table of services and fees, which in turn is followed by a separate table on additional information and a separate table related to the comprehensive cost indicator referred to in Recital 19 of the Directive.
101. The structure of the main table of the FID template proposed in the draft ITS, is divided into two columns – ‘Service’ and ‘Fee’. The EBA considered the extent to which the structure of the columns should also be prescribed and came to the view that the aim of the FID may be fulfilled only if consumers can easily compare FIDs between different PSPs. To achieve such comparison, all FIDs, regardless of which PSP has produced them, would need to follow one structure and be visually comparable with FIDs of other providers.
102. To that end, the structure of the FID is prescribed in the draft ITS without allowing the PSPs to modify it. The width of the two columns is prescribed and the ‘Services’ column is 6 cm wide and the ‘Fees’ column is 9 cm wide. The ‘Fee’ column is wider because it might include a lot of text based on the amount of fees charged. The line spacing in the table is single, 0 pt before and 0 pt after the text.
103. Similar to the prescription of the structure, the EBA considered whether there is merit in prescribing sub-headings in the draft ITS, given that the Directive itself does not mention headings, or sub-headings, and only the recitals do. The EBA concluded that the comparison of the fees would be facilitated if the fees related to similar services according to their nature were grouped under general sub-headings, notwithstanding if a fee is charged by the PSP for that service.
104. In order to prescribe sub-headings, the EBA analysed the national provisional list of the most representative services identified by each Member States (see Chapter 3.2 above) in order to identify common areas. In the assessment for the names of the sub-headings, one of the key considerations by the EBA was to avoid using terminology from the national lists and EU

standardised terms. The EBA opted for a neutral approach and chose sub-headings that do not conflict with any terms on national lists. As a result, the sub-headings identified by the EBA are:

- i. General account services;
- ii. Payments (excluding cards);
- iii. Cards and cash;
- iv. Overdrafts and related services; and
- v. Other services.

105. The order of the sub-headings, too, is set out in the draft ITS.

106. Further, the EBA considered whether the sub-headings and cells that follow each sub-heading shall be deleted when they are not used, in order to facilitate readability to avoid the impression that the service does not exist or that it exists but is available free of charge. The EBA arrived at the view that the draft ITS should clarify that the sub-headings that do not contain any services and fees have to be deleted by the PSP. This scenario would materialise where the final national list of fees for the most representative services does not contain any services falling within that sub-heading.

107. By contrast, in cases where the PSP does not offer one of the services on the national list or does not make it available with the account to which the FID relates, the draft ITS laid down that the PSP must use the words 'service not available' in the fee column, in line with Recital 19 of the Directive.

108. The draft ITS also set out that when the fee is charged regularly rather than on a per use basis, including for a package of services, the frequency shall be indicated in the fee column. In addition, the total annual cost must also be shown on the line directly below the frequency and in bold type. If different fees are charged for a service dependent on the channel through which it is requested, used or carried out, for example by phone, or online, each of the fees must be shown for each channel through which it is available in the fee column of the main table. In cases where there is more than one type of fee per service, for example a set-up fee and an execution fee, and/or if different fees are charged for a service dependent on other conditions of the transaction, for example a different fee is charged per value of a credit transfer or per amount of cash withdrawn, the ITS set out how the fees should be shown.

109. The FID template allows the PSP to use brand names for its services (if these exist), its own logos, including using brand colours of the PSP in the logo even if the FID is in black and white and delete, if not required at national level, the separate box on the comprehensive cost indicator.

110. In relation to the table on additional information, the draft ITS entail that the PSPs may use this table only to inform on additional fees for any service that exceeds the quantity covered by a package of services in cases, where this information is not included in the table of Service and

Fee, or where the corresponding fee for the service is different than shown in the table. The draft ITS require that the PSP delete this table, if no information is provided.

**Question 7: Do you consider the proposed instructions for the completion of the FID template contained in Articles 2 to 11 of the draft ITS, to be suitable to achieve the aims of the Directive? Please explain your reasoning.**

**Question 8: Do you consider the proposed instructions for the completion of the FID template contained in Articles 2 to 11 of the draft ITS, to be clear and easy to follow? Please explain your reasoning.**

#### **4.4.3 Example of the FID**

111. For illustrative purposes only, a completed example of the FID template for an account with a package of services, where the package is charged separately from a fee for general account services is presented below:



## Fee Information Document



**Name of the account provider: [to be inserted by provider]**

**Account name: [to be inserted by provider]**

- 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 **[to be inserted by provider - names of the relevant pre-contractual and contractual documents]**.
- A glossary of the terms used in this document is available free of charge.

Package of services	Fee
Package consists of:	monthly: 10.00 €
- 5 credit transfers	<b>total annual cost: 120.00 €</b>
- 2 cash withdrawals	
- 5 direct debits	
- 2 standing orders	
- 1 debit card	
Services beyond these quantities will be charged separately.	

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b> [brand name, if applicable]	monthly: 10.00 € <b>total annual cost: 120.00 €</b>
<b>Payments (excluding cards)</b>	
<b>Credit transfer to another account in the country</b>	Branch
	Less than 5.000 € 4.00 €
	5.000 € or more 6.00 €
	Online
	Less than 5.000 € 6.00 €
5.000 € or more 12.00 €	
Telephone	
Less than 5.000 € 1.00 €	

	5.000 € or more	2.00 €
<b>Cards and cash</b>		
<b>Cash withdrawal</b>		0.5% of amount, minimum of 3.00 €
<b>Overdrafts and related services</b>		
<b>Overdraft</b> [brand name, if applicable]	Set-up fee	5.00 €
	Annual renewal fee	5.00 €
<b>Other services</b>		
<b>Providing a copy of an old statement</b>		2.00 €

<b>Additional information</b> Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)		
<b>Service</b>	<b>Fee</b>	
<b>Standing order</b>		2.00 €

<b>Comprehensive cost indicator</b>
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## 4.5 Rationale for the Draft ITS on the Statement of Fees (SoF)

112. Article 5(1) of the Directive requires Member States “to ensure that the payment service providers provide the consumer, at least annually and free of charge, with a statement of all fees incurred”. The same Article, in the subsequent paragraphs, specifies the minimum information to be included in the SoF as well as requirements for the form and format of the SoF and its common symbol. Similarly to the provisions on the FID, Article 5(4) of the Directive requires the EBA to consult national authorities and to conduct consumer testing with regard to the standardised presentation format of the SoF and its common symbol. In order to fulfil its mandate, the EBA considered the requirements listed in Article 5 of the Directive regarding a standardised presentation format of the SoF and its common symbol and has developed the draft ITS that specify:

- the Union standardised SoF template;
- provisions on the presentation format of the minimum information to be included in the SoF template in the form of instructions how to complete the template.

113. As stated in the Section 4.3 of this CP, to fulfil the requirement in Article 5(4) of the Directive, the EBA conducted consumer testing of the SoF’s presentational format and its common symbol.

114. The conclusions of the testing, which are summarised in the Section 4.3, suggested some improvements of the tested template and the improvements were considered by the EBA while developing the draft ITS. Where applicable, the changes introduced to the template are described in the sections below.

115. For illustrative purposes only, an example of a completed SoF template is presented Section 4.5.3.

### 4.5.1 The SoF template

116. The EBA is of the view that the Union standardised SoF should be clear when read by consumers as well as easy for PSPs to produce. To that end, the draft ITS presented in this CP propose that PSPs shall present all required information by means of the template laid down in the Annex to the draft ITS. The draft ITS further require that PSPs complete and use the SoF template in accordance with the requirements set out in the Directive and the draft ITS.

117. For the same reasons as explained above in the rationale section of the draft ITS on FID, the draft ITS on SoF propose for the SoF template to use A4 portrait format; Arial font size 11, with some exceptions on the font size for headings and sub-headings, and two shades of grey for headings and sub-headings, with some exceptions for the use of colour for the logo of the PSP and the symbol. Furthermore, the draft ITS propose the same requirements as prescribed for the FID template on the line spacing; position of the title of the SoF document; the size and the position of the symbol and of the logo of the PSP, and the numbering of pages.

118. With regard to the symbol, as for the FID, the EBA contracted an external company to design the symbol. The symbol that was subsequently designed uses the EU colours of blue and yellow and

consists of a page with lines and stack of coins under a magnifying glass. The magnifying glass is used here to symbolise detailed examination/close look at the page which represented a statement that includes information on fees. The information is indicated by the stack of coins and lines.

119. When tested with consumers during the qualitative testing, some respondents had difficulties in identifying the coins and lines as indicating information on fees. They were also of the view that the symbol does not refer to the fact that the SoF will be developed on annual basis. Consumers perceived the colours and position of the symbol positively as they are familiar with branding used by financial institutions, which is usually at the top of the page. During the quantitative testing, on a scale of 0 to 10, where 0 is “Strongly disagree” and 10 is “Strongly agree”,

- 52 % of all consumers agreed that the symbol makes the document distinguishable from other documentation (i.e. scored 6 – 10);
- 37 % of consumers disagreed (i.e. scored 0 – 5), and
- 11% did not know.

120. Having considered the results of the consumer testing, the EBA came to the view that the positive feedback from the respondents outweighs some of their concerns related to the symbol. The EBA also noted that more than half of the respondents considered that the symbol helps to make the SoF template distinguishable from other documents. The EBA concluded that the tested symbol fits the aim of the Directive and therefore, it is used in the SoF template in the Annex to the draft ITS.

**Question 9: Do you consider the SoF template that is being proposed in draft ITS and its Annex to be suitable to achieve the aims of the Directive? Please explain your reasoning.**

**Question 10: Do you consider the common symbol that is being proposed in the draft ITS and its Annex to be suitable to achieve the aims of the Directive? Please explain your reasoning.**

#### **4.5.2 Instructions for PSPs on how to complete the SoF**

121. The Directive in Article 5(2) lists the minimum information to be specified in the SoF. The EBA paid particular attention to this list and, based on it, the EBA is proposing in the draft ITS instructions on presentational format and the common symbol of the SoF.

122. As for the FID, the draft ITS on the SoF propose requirements regarding the order of the services and fees presented in the template, headings and sub-headings, and details related to the use of brand names, frequency of fees, channels and additional information provided by the PSPs.

123. Recital 20 of the Directive requires that the same format, order of the items and headings should be followed for every FID and SoF in each Member State. To address this requirement and to maximise consistency, understanding and use of the information, the prescriptions for the SoF template follow the same approach as prescribed in the draft ITS for the FID template.



124. The draft ITS propose that the SoF template is divided into an introductory part that includes the title of the document; the common symbol; the logo of the PSP; the name of the PSP and its contact details; and the name and contact details of the payment account holder; the name of the payment account; the account identification, for example its number or IBAN, and the period covered by the SoF. It also specifies which SoF is being provided (number 1, 2 etc.).
125. The introductory part also includes a clarification that the SoF provides an overview of all the fees for services linked to the payment account during the given period and that it also informs the payment account holder about paid or earned interest. A summary of fees and interest earned and paid follows in separate tables highlighting the total amount of fees and interest. Details of the fees and interest are further provided in the main section of the SoF that follows after the summary.
126. With regard to the interest, the draft ITS propose that, in the event that a particular account does not pay interest (interest earned), the PSP shall indicate it by using “interest not applicable”.
127. The respondents in the qualitative testing were of the view that the personal and account details should be broken up for better readability and suggested including a letter format. The EBA considered this proposal and converted the details into a table. For some identification details, the use of bold font is prescribed in the template.
128. The original format of the statement in the introductory part used during the consumer testing exercise was considered to be too wordy by the respondents, who felt discouraged from reading it. The EBA considered the results of the testing and introduced bullet points to better present and emphasise the key point.
129. During the consumer testing, the respondents also suggested that the summary of fees and interest could be visually more distinctive and could use colour-coding, such as green colour for earned interest and red colour for the fees and the paid interest. As another option, the respondents suggested to use ‘+’ and ‘-’ signs. The EBA considered the merits of these suggestions but decided not to accept them, because red and green colours might be associated with traffic lights, i.e. that the payment account holder has done something ‘right’ or ‘wrong’ and the red colour is also often used in the context of banking and bills to show that an account is overdrawn or a bill has not been paid. The signs, on the other hand, might create confusion as they would not be used in the main tables of the SoF and could be interpreted as referring to a credit or debit balance on the payment account.
130. Similarly to the approach taken for the FID template, the SoF template in the Annex to the ITS includes the title ‘Statement of Fees’ in font size 16, centred and positioned in the middle between the symbol and the logo of the PSP. The symbol is located at the top right-hand side of the document and is of a size not larger than 2.5 cm x 2.5 cm. The logo of the PSP is located at the top left-hand side of the document; is of the size 2.5 cm x 2.5 cm and can contain words and/or pictures. The draft ITS propose that the PSP shall insert its name and the details related to the account and the payment account holder in lower case letters, in bold type directly after the relevant words.

131. As stated above, Article 5(2) of the Directive lists the information that must be included in the SoF. In order to ensure that all of the prescribed information is included, the draft ITS prescribe four tables that have to be inserted underneath the introductory part. Each of the tables provides detailed information on the fees included in the package of services; fees paid on the account; interest paid on the account, and interest earned on the account. Underneath these tables, there is a separate table related to any additional information.
132. Article 5(2)(a) and (b) of the Directive prescribes that the SoF shall specify information on the unit fee charged for each service and the number of times the service was used during the relevant period. Furthermore, where the services are combined in a package, it should include the fee charged for the package as a whole, the number of times the package fee was charged during the relevant period, and the additional fee charged for any service exceeding the quantity covered by the package fee.
133. The SoF shall also specify the total amount of fees incurred during the relevant period for each service, each package of services provided and services exceeding the quantity covered by the package fee. To achieve this, the draft ITS propose the structure of the tables in the SoF template.
134. The first table addresses the requirement in Article 5(2) of the Directive related to packages of services linked to payment account and related fees. The draft ITS propose that the table has to provide information on the packages of services that are offered with the account if they are charged separately from any fee for general account services. The draft ITS also propose that this table should be deleted by the providers where a package of services is not provided with the account and/or when the package is offered with the account and being charged as a part of the fee for general account services. In the latter case, the draft ITS prescribe that the information on such packages should be included in the first cell of the first section of the main table.
135. The next table provides a detailed statement of fees paid on the account divided into two columns – ‘Service’ and ‘Fee’. The ‘Fee’ column is further divided into three columns: ‘Unit fee’; ‘Number of times the fee was charged’; ‘Total’. The draft ITS prescribe that the ‘Service’ column is 6 cm wide and the ‘Fee’ column is 9 cm wide. The ‘Fee’ must be split into three columns, each 3 cm wide. The order of the sub-headings in the table and the content of the columns is prescribed in the ITS.
136. This is in line with Recital 19 of the Directive, which provides that the SoF should “enable a consumer to understand what fee expenditures relate to and to assess the need to either modify consumption patterns or move to another provider”. This benefit would be maximised, so the Recital continues, “if the ex-post information, i.e. the information in the SoF, would be in the same order as the ex-ante fee information”; i.e. the information in the FID. To that end, the structure of the first table of the SoF mirrors the structure prescribed for the main table in the FID template. The draft ITS do not allow the PSPs to modify the structure.
137. With regard to the headings and sub-headings, the SoF template follows the same approach as proposed in the draft ITS on the FID.

138. The draft ITS prescribe that the PSP must indicate in the 'Fee' column the unit fee structure and cost for each service used; the number of times each service has been charged during the relevant period (of the SoF), and the resulting total amount of fees paid for using that service during the relevant period. When the fee is charged regularly rather than per use, including for a package of services, the frequency must be indicated in the fee column.
139. If different fees are charged for a service dependent on the channel through which it is requested, used or carried out, for example by phone, or online, each of the fees must be shown in the 'Service' column, for each channel through which it is available. In cases where there is more than one type of fee per service, for example a set-up fee or an execution fee, or if different fees are charged for a service dependent on other conditions of the transaction, for example a different fee per value of a credit transfer or per amount of cash withdrawn, the draft ITS prescribe how the fees must be shown.
140. Article 5(2) of the Directive in points (c) and (d) provides that the SoF shall include information on the overdraft interest rate and the total amount of interest charged relating to the overdraft. It shall also include information on the credit interest rate applied to the payment account and the total amount of interest earned. Based on these requirements, the draft ITS prescribe separate tables on the interest paid and on the interest earned, including the structure of these tables.
141. The draft ITS propose that the PSP indicate the interest rate expressed as a percentage applied on the annual basis and if the rate changed during the relevant period, the provider must list the interest rates that applied during each period. The PSP must also indicate the resultant total amount of interest paid or earned by the payment account holder, in bold.
142. Article 5(2)(e) of the Directive provides that the total amount of fees charged for all services provided during the relevant period shall be included in the SoF information. The draft ITS achieve this by requiring the PSPs to include such information in the table underneath the introductory part and also at the end of the table that provides the detailed statement of fees paid on the account.
143. The SoF template allows a PSP to use brand names for its services (if these exist), its own logos, including using brand colours of the PSP in the logo even if the SoF is in black and white and delete, if not required at national level, the separate box on the comprehensive cost indicator.
144. In relation to the box on additional information, the draft ITS entail that PSPs may use this table to insert relevant information that is not contained elsewhere in the SoF and that is related to the services, or fees paid by the payment account holder during the period covered by the statement of fees. The draft ITS specify that the PSPs shall delete the table, if it is not relevant.

**Question 11: Do you consider the proposed instructions for payment services providers on how to complete the SoF template, contained in Articles 2 to 16 of the draft ITS, to be suitable to achieve the aims of the Directive? Please explain your reasoning.**

**Question 12: Do you consider the proposed instructions for payment service providers on how to complete the SoF template contained in Articles 2 to 16 of the draft ITS, to be clear and easy to follow? Please explain your reasoning.**

#### **4.5.3 Example of the SoF**

145. For illustrative purposes only, a completed example of the SoF template for an account with a package of services, where the package is charged as a part of a fee for general account services, is presented below:



## Statement of Fees



**[Name of the account provider]**

[Contact details of the account provider]

**[Client name]**

[Contact details]

Account	
Account identification	
Statement of fees	
Period	From XX.XX.201x to XX.XX.201x

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

### Summary of fees and interest

<b>Total fees paid (total package of services fees and total fees paid)</b>	<b>252.00 €</b>
<b>Total interest paid</b>	<b>27.00 €</b>
<b>Total interest earned</b>	<b>5.00 €</b>
<b>Comprehensive cost indicator</b>	<b>[•]</b>

### Detailed statement of fees paid on the account

Service	Fee		
	Unit fee	Number of times the fee was charged	Total
<b>General account services</b>			
<b>Maintaining the account</b> [brand name]  Includes a package of services consisting of 5 credit transfers monthly, 5 cash withdrawals monthly, 2 direct debits monthly, 2 standing orders monthly, and 1 debit card.	Monthly: 1.00 €	12	<b>12.00 €</b>
<b>Payments (excluding cards)</b>			
<b>Credit transfer to another account in the country</b> Branch Less than 5.000 €                      4.00 €                      5 <b>20.00 €</b> 5.000 € or more                      6.00 €                      5 <b>30.00 €</b> Online Less than 5.000 €                      1.00 €                      6 <b>6.00 €</b> 5.000 € or more                      2.00 €                      6 <b>12.00 €</b> Telephone Less than 5.000 €                      1.00 €                      1 <b>1.00 €</b> 5.000 € or more                      2.00 €                      1 <b>2.00 €</b>			
<b>Direct debit</b> Setting up                      3.00 €                      1 <b>3.00 €</b> Executing                      2.00 €                      12 <b>24.00 €</b>			
<b>Cards and cash</b>			
<b>Cash withdrawal</b>	0.5% of amount, minimum of 3.00 €	2	<b>10.00 €</b>
<b>Overdrafts and related services</b>			
<b>Overdraft</b> [brand name, if	5.00 €	2	<b>10.00 €</b>

applicable]			
<b>Other services</b>			
<b>Providing a copy of an old statement</b>	2.00 €	1	2.00 €
<b>Total fees paid</b>			<b>132.00 €</b>

**Detail of interest paid on the account**

	<b>Interest rate</b>	<b>Interest</b>
<b>Overdraft [brand name, if applicable]</b>	10%	<b>12.00 €</b>
	12%	<b>15.00 €</b>
<b>Total interest paid</b>		<b>27.00 €</b>

**Detail of interest earned on the account**

	<b>Interest rate</b>	<b>Interest</b>
<b>'Account name'</b>	1%	<b>5.00 €</b>
<b>Total interest earned</b>		<b>5.00 €</b>

**Additional information**

[•]

5. Draft regulatory technical standards setting out the Union standardised terminology for the most common services linked to a payment account; and

Draft implementing standards on the standardised presentation format of the fee information document and its common symbol; and

Draft implementing standards on the standardised presentation format of the statement of fees and its common symbol, under Articles 3(4), 4(6), and 5(4) of Directive 2014/92/EU, respectively

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# Draft RTS on Union standardised terminology under Article 3(4) of Directive 2014/92/EU

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**COMMISSION DELEGATED REGULATION (EU) No .../..****of XXX****[...]****supplementing Directive 2014/92/EU of the European Parliament and of the Council with regard to regulatory technical standards for the Union standardised terminology for the most representative services linked to a payment account**

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features<sup>3</sup>, and in particular the third subparagraph of Article 3(4) thereof,

Whereas:

- (1) Article 3(1) of Directive 2014/92/EU requires Member States to establish provisional lists of the most representative services linked to a payment account and subject to a fee offered by at least one payment service provider at national level. Article 3(5) of that Directive also requires Member States to integrate the Union standardised terminology into their lists resulting in a final list.
- (2) Article 3(4) of Directive 2014/92/EU requires the establishment of Union standardised terminology for those services identified by the EBA as common to at least a majority of Member States. In order to identify the broadest possible number of most common services within the Union, while also ensuring that services' terminology is harmonised at an adequate level which is important for consumers to understand and compare payment account fees and offers on a cross-border basis, core elements of services should be taken into account. For example, where a number of Member States have identified as the most representative service linked to a payment account different variations of "cash withdrawal", such as cash withdrawal in the home currency and cash

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<sup>3</sup>

OJ L 257, 28.8.2014, p. 214

- withdrawal in another currency, the core service “cash withdrawal” should be standardised at Union level if it is common at least in a majority of Member States.
- (3) Therefore, the Union standardised terminology should refer to the following list of services, linked to a payment account: account maintenance; provision of a debit card with a payment account; provision of a credit card with a payment account; overdrafts on a payment account; making a credit transfer of money from a payment account to another account; standing orders from a payment account; direct debits on a payment account; cash withdrawal from a payment account.
  - (4) To ensure that the Union standardised terminology is easily understandable to consumers, the drafting of the terms and definitions should be based on a more consumer-friendly language, without using legalistic terminology as far as possible. The definitions should be formulated where possible, in a way that denotes the role of the account provider as provider of the service. The definitions should also, as far as possible, be kept short and not describe in depth any associated products.
  - (5) Pursuant to Article 3(4) Directive 2014/92/EU, the common terminology must be made available in the official languages of the institutions of the Union, while recital 18 of that Directive makes clear that only one term should be used for each service in any official language of each Member State which is also an official language of the institutions of the Union and different terms can be used for the same service in different Member States sharing the same official language of the institutions of the Union. Therefore, the terms and definition should be laid down for each of the Member States separately.
  - (6) This Regulation is based on the draft regulatory technical standards submitted by the European Banking Authority (EBA) to the Commission.
  - (7) The EBA has conducted open public consultations on the draft regulatory technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010].

HAS ADOPTED THIS REGULATION:

#### *Article 1- Standardised terms and definitions*

The Union standardised terms and definitions for the most common services linked to a payment account as referred to in the first subparagraph of Article 3(4) of Directive 2014/92/EU shall be as set out in the Annex, and as specified for the official language of the Member State where the payment account is offered.

#### *Article 2 – Entry into force*

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

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<sup>4</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

Done at Brussels,

*For the Commission  
The President*

*[For the Commission  
On behalf of the President*

*[Position]*



## ANNEX - Union standardised terms and definitions for services linked to a payment account that are common to at least a majority of Member States, under Article 3(4) of Directive 2014/92/EU

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**BE**

**ANNEXE - Termes et définitions normalisées arrêtées au niveau de l'Union pour les services rattachés à un compte de paiement qui sont communs à la majorité au moins des États membres, conformément aux dispositions de l'article 3, paragraphe 4, de la directive 2014/92/UE**

*(Belgique)**(Français)*

Terme	Définition
<b>Tenue de compte</b>	Le prestataire de compte gère le compte utilisé par le client.
<b>Fourniture d'une carte de débit</b>	Le prestataire de compte fournit une carte de paiement liée au compte du client. Le montant de chaque opération effectuée à l'aide de cette carte est prélevé directement et intégralement sur le compte du client.
<b>Fourniture d'une carte de crédit</b>	Le prestataire de compte fournit une carte de paiement liée au compte de paiement du client. Le montant total correspondant aux opérations effectuées à l'aide de cette carte au cours d'une période convenue est prélevé intégralement ou partiellement sur le compte de paiement du client à une date convenue. Un contrat de crédit entre le prestataire et le client détermine si des intérêts seront facturés au client au titre du montant emprunté.
<b>Facilité de découvert</b>	Le prestataire de compte et le client conviennent à l'avance que le client peut aller en négatif lorsqu'il n'y a plus de liquidités sur le compte. Le contrat définit le montant maximum susceptible d'être emprunté et précise si des frais et des intérêts seront facturés au client.
<b>Virement</b>	Le prestataire de compte vire, sur instruction du client, une somme d'argent du compte du client vers un autre compte.
<b>Ordre permanent</b>	Le prestataire de compte effectue, sur instruction du client, des virements réguliers, d'un montant fixe, du compte du client vers un autre compte.
<b>Domiciliation</b>	Le client autorise quelqu'un d'autre (le bénéficiaire) à donner instruction au prestataire de compte de virer une somme d'argent du compte du client vers celui du bénéficiaire. Le prestataire de compte vire ensuite le montant considéré au bénéficiaire à la date ou aux dates convenue(s) entre le client et le bénéficiaire. Le montant concerné peut varier.
<b>Retrait d'espèces</b>	Le client retire des espèces à partir de son compte.

*(België)**(Nederlands)*

Term	Definitie
<b>Beheren van de rekening</b>	De rekeningaanbieder beheert de rekening voor de klant.
<b>Aanbieden van een debetkaart</b>	De rekeningaanbieder verschaft een debetkaart die gekoppeld is aan de rekening van de klant. Het bedrag van elke transactie die met de debetkaart wordt uitgevoerd, wordt onmiddellijk en volledig afgehouden van de rekening van de klant.
<b>Aanbieden van een kredietkaart</b>	De rekeningaanbieder verschaft een kredietkaart die gekoppeld is aan de rekening van de klant. Het totaalbedrag van de met de kaart uitgevoerde transacties gedurende een overeengekomen periode, wordt ofwel volledig ofwel gedeeltelijk op een overeengekomen datum afgehouden van de betaalrekening van de klant. In een kredietovereenkomst tussen de aanbieder en de klant wordt bepaald of de klant rente in rekening wordt gebracht voor het opnemen van krediet.
<b>Geoorloofde debetstand</b>	De rekeningaanbieder en de klant komen vooraf overeen dat de klant in negatief mag gaan wanneer er geen geld meer beschikbaar is op de betaalrekening van de klant. In deze overeenkomst wordt ook het maximumbedrag bepaald dat ter beschikking kan worden gesteld, en of de klant vergoedingen en rente in rekening wordt gebracht.
<b>Overschrijving</b>	De rekeningaanbieder maakt ,op instructie van de klant, geld over van de rekening van de klant naar een andere rekening.
<b>Doorlopende betalingsopdracht</b>	De rekeningaanbieder maakt, op instructie van de klant, regelmatig een vast geldbedrag over van de rekening van de klant naar een andere rekening.
<b>Domiciliëring</b>	De klant geeft toestemming aan iemand anders (de begunstigde) om aan de rekeningaanbieder de instructie te geven geld over te maken van de rekening van de klant naar die van de begunstigde. De rekeningaanbieder maakt vervolgens geld over aan de begunstigde op een door de klant en de begunstigde overeengekomen datum of data. Het bedrag kan variëren.
<b>Geldopneming</b>	De klant neemt geld op van zijn of haar eigen rekening.

**BG**

**ПРИЛОЖЕНИЕ** — Стандартизирани на равнището на Съюза термини и определения за услуги, свързани с платежни сметки, които са общи поне за повечето държави членки съгласно член 3, параграф 4 от Директива 2014/92/ЕС

*(България)**(български)*

Термин	Определение
Поддържане на сметка	Доставчикът на платежни услуги обслужва платежна сметка, която се използва от клиента.
Предоставяне на дебитна карта	Доставчикът на платежни услуги предоставя платежна карта, свързана с платежна сметка на клиента. Сумата на всяка операция с картата се осчетоводява директно и в пълен размер от платежната сметка на клиента.
Предоставяне на кредитна карта	Доставчикът на платежни услуги предоставя платежна карта, свързана с платежната сметка на клиента. Общата сума от операциите, извършени с картата за договорен период, се осчетоводява от платежната сметка на клиента в пълен размер или частично на договорена дата. С договор за кредит между доставчика и клиента се определя дали на клиента се начислява лихва за предоставения заем.
Овърдрафт	Доставчикът на платежни услуги и клиентът се договарят предварително, че клиентът има право да взема заем, в случай че в неговата платежна сметка не са останали средства. В договора се определя максимална сума, която може да се заема, и дали се начисляват такси и лихва за клиента.
Кредитен превод	По искане на клиента, доставчикът на платежни услуги извършва парични преводи от платежната сметка на клиента по друга платежна сметка.
Нареждане за периодични преводи	По искане на клиента, доставчикът на платежни услуги извършва редовни парични преводи за определена сума от платежната сметка на клиента по друга платежна сметка.
Директен дебит	Клиентът дава съгласието си трето лице (получател) да нареди на доставчика на платежни услуги да извърши паричен превод от платежната сметка на клиента по платежната сметка на получателя. Доставчикът на платежни услуги извършва паричен превод до получателя на дата или дати, договорени от клиента и получателя. Сумата може да е различна.
Теглене в брой	Клиентът тегли пари в брой от своята платежна сметка.



## CS

**PŘÍLOHA** – Standardizované pojmy a definice stanovené na úrovni Unie pro služby, které souvisejí s platebním účtem a jsou společné alespoň pro většinu členských států, podle čl. 3 odst. 4 směrnice 2014/92/EU

(Česká republika)  
(Čeština)

Pojem	Definice
Vedení účtu	Poskytovatel platebního účtu vede platební účet zákazníka a umožňuje mu jeho používání.
Poskytnutí debetní karty	Poskytovatel platebního účtu poskytne zákazníkovi platební kartu spojenou s jeho platebním účtem. Částka každé transakce provedené pomocí této karty je v plné výši stržena přímo z platebního účtu zákazníka.
Poskytnutí kreditní karty	Poskytovatel platebního účtu poskytne zákazníkovi platební kartu spojenou s jeho platebním účtem. Celková částka transakcí provedených touto kartou během dohodnutého období se k dohodnutému datu odečítá v plné nebo částečné výši z platebního účtu zákazníka. Úvěrová smlouva mezi poskytovatelem a zákazníkem stanoví, zda bude zákazníkovi za úvěr účtován úrok.
Přečerpání	Poskytovatel platebního účtu a zákazník se předem dohodnou, že pokud zákazník nebude mít na platebním účtu žádné peněžní prostředky, mohou mu být poskytovatelem poskytnuty formou úvěru. V dohodě bude stanoveno, jaká je maximální výše poskytnutého úvěru a zda budou zákazníkovi účtovány poplatky a úrok.
Úhrada	Poskytovatel platebního účtu provede převod peněžních prostředků na základě pokynů zákazníka z platebního účtu zákazníka na jiný platební účet.
Trvalý příkaz	Poskytovatel platebního účtu provádí pravidelné převody pevně stanovené částky z platebního účtu zákazníka na jiný platební účet na základě pokynů zákazníka.
Inkaso	Zákazník umožní jiné osobě (příjemci), aby dala poskytovateli platebního účtu pokyn k převodu peněžních prostředků z platebního účtu zákazníka na platební účet příjemce. Na základě tohoto pokynu pak poskytovatel platebního účtu převede peněžní prostředky příjemci, a to k datu nebo k datům dohodnutým mezi zákazníkem a příjemcem. Výše jednotlivých převodů se může lišit.
Výběr hotovosti	Zákazník vybere hotovost ze svého platebního účtu.

**DA**

**BILAG** - Standardiserede udtryk og definitioner, der er fastlagt på EU-plan, for de tjenesteydelser, der er knyttet til en betalingskonto, og som er fælles for mindst et flertal af medlemsstaterne, i henhold til artikel 3, stk. 4, i direktiv 2014/92/EU

(Danmark)

(Dansk)

Udtryk	Definition
Drift af en konto	Kontoudbyderen sørger for driften af den konto, som kunden benytter.
Udstedelse af debetkort	Kontoudbyderen udsteder et betalingskort, der er knyttet til kundens konto. For hver enkelt transaktion, der er foretaget med kortet, trækkes det fulde beløb direkte fra kundens konto.
Udstedelse af kreditkort	Kontoudbyderen udsteder et betalingskort, der er knyttet til kundens betalingskonto. Det fulde beløb for de transaktioner, der er foretaget med kortet gennem en aftalt periode, trækkes enten helt eller delvist fra kundens betalingskonto på en i forvejen aftalt dato. En kreditaftale mellem kontoudbyderen og kunden afgør, om kunden vil blive pålagt renter for dette lån.
Bevilliget overtræk	Kontoudbyderen og kunden indgår på forhånd en aftale om, at kunden kan låne penge, når der ikke er flere tilbage på kontoen. Aftalen fastlægger et maksimumsbeløb, der kan lånes, og om kunden vil blive pålagt gebyrer og renter.
Pengeoverførsler	På kundens anmodning overfører kontoudbyderen penge fra kundens konto til en anden konto.
Stående ordrer	På kundens anmodning foretager kontoudbyderen regelmæssige overførsler af et bestemt beløb fra kundens konto til en anden konto.
Direkte debitering	Kunden tillader en anden person (modtageren) at anmode kontoudbyderen om at overføre penge fra kundens konto til denne modtager. Kontoudbyderen overfører derefter penge til modtageren på den eller de dato(er), som kunden og modtageren har aftalt. Beløbet kan variere.
Hævning af kontanter	Kunden hæver kontanter på sin konto.

**DE**

**ANHANG - Standardisierte Unionsterminologie und Begriffsbestimmungen für Dienste in Verbindung mit einem Zahlungskonto, die mindestens einer Mehrheit der Mitgliedstaaten gemeinsam sind, gemäß Artikel 3 Absatz 4 der Richtlinie 2014/92/EU**

*(Deutschland)**(Deutsch)*

Begriff	Begriffsbestimmung
Kontoführung	Der Kontoanbieter führt das Konto, das durch den Kunden genutzt wird.
Bereitstellung einer Girocard	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verknüpft ist. Der Betrag jeder Transaktion mit der Zahlungskarte wird direkt und in voller Höhe von dem Konto des Kunden abgebucht.
Bereitstellung einer Kreditkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verknüpft ist. Der Gesamtbetrag der Transaktionen mit der Zahlungskarte innerhalb eines vereinbarten Zeitraums wird zu einem bestimmten Termin in voller Höhe oder teilweise von dem Konto des Kunden abgebucht. In einer Kreditvereinbarung zwischen dem Anbieter und dem Kunden wird festgelegt, ob dem Kunden für die Inanspruchnahme des Kredits Zinsen berechnet werden.
Kontoüberziehung	Der Kontoanbieter und der Kunde vereinbaren im Voraus, dass der Kunde sein Konto belasten kann, auch wenn kein Geld mehr auf dem Konto ist. In der Vereinbarung wird festgelegt, in welcher Höhe maximal das Konto in diesem Fall noch belastet werden kann und ob dem Kunden Gebühren und Zinsen berechnet werden.
Überweisung	Der Kontoanbieter führt auf Anweisung des Kunden Geldüberweisungen von dem Konto des Kunden auf ein anderes Konto durch.
Dauerauftrag	Der Kontoanbieter überweist auf Anweisung des Kunden regelmäßig einen festen Geldbetrag vom Konto des Kunden auf ein anderes Konto.
Lastschrift	Der Kunde ermächtigt eine andere Person (Empfänger) den Kontoanbieter anzuweisen, Geld vom Konto des Kunden auf das Konto des Empfängers zu überweisen. Der Kontoanbieter überweist dann zu einem oder mehreren von Kunde und Empfänger vereinbarten Termin(en) Geld von dem Konto des Kunden auf das Konto des Empfängers. Der Betrag kann unterschiedlich hoch sein.
Bargeldabhebung	Der Kunde hebt Bargeld von seinem Konto ab.

**LISA: enamikus liikmesriikides kasutatavad maksekonto teenustega seotud liidu standardmõisted ja määratlused vastavalt direktiivi 2014/92/EL artikli 3 lõikele 4**

(Eesti)

(Eesti Keel)

Mõiste	Määratlus
Konto haldamine	Kontohaldur haldab kliendi kasutatavat kontot.
Deebetkaardiga varustamine	Kontohaldur pakub kliendile kliendikontoga seotud maksekaardi. Iga kaarditehingu summa võetakse otse ja kogu ulatuses kliendikontolt.
Krediitkaardiga varustamine	Kontohaldur pakub kliendile kliendi maksekontoga seotud maksekaardi. Kokkulepitud perioodi kaarditehingute kogusumma võetakse kokkulepitud kuupäeval kliendi maksekontolt osaliselt või kogu ulatuses. Kontohalduri ja kliendi vahelises krediidilepingus määratletakse, kas klient peab laenusummalt maksma intresse.
Arvelduskrediit	Kontohaldur ja klient lepivad eelnevalt kokku, et klient võib raha laenata ka siis, kui kontol enam raha ei ole. Lepingus määratletakse laenu maksimumsumma ja kas sellelt arvestatakse tasusid ja intresse.
Krediidikorraldus	Kontohaldur kannab kliendi juhise kohaselt raha kliendikontolt teisele kontole.
Püsikorraldus	Kontohaldur kannab regulaarselt kliendi juhise kohaselt kindla summa kliendikontolt teisele kontole.
Otsekorraldus	Klient lubab teisel isikul (saajal) anda kontohaldurile juhised raha ülekandeks kliendikontolt selle isiku (saaja) kontole. Kontohaldur kannab seejärel kliendi ja saaja kokkulepitud kuupäeva (de)l raha saaja kontole. Summa suurus võib muutuda.
Sularaha väljavõtmine	Klient võtab kliendikontolt sularaha välja.

**EN**

**ANNEX - Union standardised terms and definitions for services linked to a payment account that are common to at least a majority of Member States, under Article 3(4) of Directive 2014/92/EU**

*(Éire/Ireland)*

*(English)*

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
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.
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.
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.
Credit transfer	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Cash withdrawal	The customer takes cash out of the customer's account.

**EL**

**ΠΑΡΑΡΤΗΜΑ - Τυποποιημένοι όροι και ορισμοί της Ένωσης για τις υπηρεσίες που συνδέονται με λογαριασμό πληρωμών και είναι κοινές τουλάχιστον στην πλειονότητα των κρατών μελών, σύμφωνα με το άρθρο 3 παράγραφος 4 της οδηγίας 2014/92/ΕΕ**

(Ελλάδα)

(ελληνικά)

Όρος	Ορισμός
Τήρηση του λογαριασμού	Ο πάροχος του λογαριασμού τηρεί τον λογαριασμό προκειμένου να τον χρησιμοποιεί ο πελάτης.
Παροχή χρεωστικής κάρτας	Ο πάροχος του λογαριασμού παρέχει κάρτα πληρωμών που συνδέεται με τον λογαριασμό του πελάτη. Το ποσό για κάθε συναλλαγή που πραγματοποιείται με τη χρήση της κάρτας λαμβάνεται απευθείας και εξ ολοκλήρου από τον λογαριασμό του πελάτη.
Παροχή πιστωτικής κάρτας	Ο πάροχος του λογαριασμού παρέχει κάρτα πληρωμών που συνδέεται με τον λογαριασμό πληρωμών του πελάτη. Το συνολικό ποσό των συναλλαγών που πραγματοποιούνται με τη χρήση της κάρτας κατά τη διάρκεια συμφωνηθείσας περιόδου λαμβάνεται εν όλω ή εν μέρει από τον λογαριασμό πληρωμών του πελάτη σε συμφωνημένη ημερομηνία. Η σύμβαση πίστωσης μεταξύ του παρόχου και του πελάτη προσδιορίζει αν θα χρεώνονται τόκοι στον πελάτη για τον δανεισμό των χρημάτων.
Υπερανάληψη	Ο πάροχος του λογαριασμού και ο πελάτης συμφωνούν εκ των προτέρων ότι ο πελάτης μπορεί να δανείζεται χρήματα όταν δεν υπάρχουν χρήματα στον λογαριασμό του. Η συμφωνία καθορίζει το ανώτατο ποσό που μπορεί να χορηγηθεί ως δάνειο, και κατά πόσον τέλη και τόκοι θα χρεώνονται στον πελάτη.
Μεταφορά πίστωσης	Ο πάροχος του λογαριασμού μεταφέρει χρήματα, βάσει εντολής του πελάτη, από τον λογαριασμό του πελάτη σε άλλο λογαριασμό.
Πάγια εντολή	Ο πάροχος του λογαριασμού πραγματοποιεί τακτικές μεταφορές, βάσει εντολής του πελάτη, ενός συγκεκριμένου χρηματικού ποσού από τον λογαριασμό του πελάτη σε άλλο λογαριασμό.
Άμεση χρέωση	Ο πελάτης εξουσιοδοτεί άλλο πρόσωπο (τον αποδέκτη) να δώσει εντολή στον πάροχο του λογαριασμού να μεταφέρει χρήματα από τον λογαριασμό του πελάτη προς τον εν λόγω αποδέκτη. Ο πάροχος του λογαριασμού μεταφέρει στη συνέχεια τα χρήματα στον αποδέκτη την ημερομηνία ή τις ημερομηνίες που έχουν συμφωνηθεί από τον πελάτη και τον αποδέκτη. Το ποσό μπορεί να ποικίλλει.
Ανάληψη μετρητών	Ο πελάτης αναλαμβάνει μετρητά από τον λογαριασμό του.

**ES**

**ANEXO: Términos y definiciones normalizados para toda la Unión de los servicios asociados a una cuenta de pago que son comunes al menos a una mayoría de Estados miembros, en virtud del artículo 3, apartado 4, de la Directiva 2014/92/UE**

*(España)**(Español)*

Término	Definición
Mantenimiento de la cuenta	La entidad gestiona la cuenta para que el cliente pueda operar con ella.
Emisión y mantenimiento de una tarjeta de débito	La entidad facilita una tarjeta de pago asociada a la cuenta del cliente. El importe de cada una de las operaciones realizadas con la tarjeta se carga directamente y en su totalidad a la cuenta del cliente.
Emisión y mantenimiento de una tarjeta de crédito	La entidad facilita una tarjeta de pago asociada a la cuenta del cliente. El importe total correspondiente a las operaciones realizadas con la tarjeta durante un periodo de tiempo acordado se carga total o parcialmente a la cuenta del cliente en la fecha acordada. En el contrato de crédito formalizado entre la entidad y el cliente se determina si se aplican intereses por las cantidades dispuestas.
Descubierto expreso	La entidad y el cliente acuerdan por anticipado que este último pueda disponer de fondos cuando no quede saldo disponible en su cuenta. En el acuerdo se determina la cantidad máxima de la que puede disponerse y si el cliente deberá abonar comisiones e intereses.
Transferencia	Siguiendo instrucciones del cliente, la entidad transfiere fondos desde la cuenta del cliente a otra cuenta.
Orden permanente	Siguiendo instrucciones del cliente, la entidad realiza periódicamente transferencias de un importe determinado desde la cuenta del cliente a otra cuenta.
Domiciliación bancaria	El cliente permite a un tercero (beneficiario) ordenar a la entidad que transfiera fondos desde la cuenta del cliente a la del beneficiario, la entidad transfiere los fondos al beneficiario en la fecha o fechas acordadas entre el cliente y el beneficiario. El importe de dichos adeudos puede variar.
Retirada de efectivo	El cliente retira efectivo de su cuenta.

**FR**

**ANNEXE** - Termes et définitions normalisés arrêtés au niveau de l'Union pour les services rattachés à un compte de paiement qui sont communs à la majorité au moins des États membres, conformément aux dispositions de l'article 3, paragraphe 4, de la directive 2014/92/UE

*(France)**(Français)*

Terme	Définition
Tenue de compte	L'établissement fournit le compte et gère le compte utilisé par le client.
Fourniture d'une carte de débit	L'établissement fournit le compte et une carte de paiement liée au compte du client. Le montant de chaque opération effectuée à l'aide de cette carte est prélevé directement et intégralement sur le compte du client.
Fourniture d'une carte de crédit	L'établissement fournit le compte et une carte de paiement liée au compte de paiement du client. Le montant total correspondant aux opérations effectuées à l'aide de cette carte au cours d'une période convenue est prélevé intégralement ou partiellement sur le compte de paiement du client à une date convenue. Un contrat de crédit entre l'établissement et le client détermine si des intérêts seront facturés au client au titre du montant emprunté.
Découvert	L'établissement qui fournit le compte et le client conviennent à l'avance que le client peut emprunter de l'argent lorsqu'il n'y a plus d'argent sur le compte. Le contrat définit le montant maximum susceptible d'être emprunté et précise si des frais et des intérêts seront facturés au client.
Virement	L'établissement qui fournit le compte vire, sur instruction du client, une somme d'argent du compte du client vers un autre compte.
Ordre permanent	L'établissement qui fournit le compte effectue, sur instruction du client, des virements réguliers, d'un montant fixe, du compte du client vers un autre compte.
Prélèvement	Le client autorise un tiers (le bénéficiaire) à donner instruction à l'établissement qui fournit le compte à ce client de prélever une somme d'argent du compte du client vers celui du bénéficiaire. Cet établissement prélève ensuite le montant considéré au bénéficiaire à la date ou aux dates convenues entre le client et le bénéficiaire. Le montant concerné peut varier.
Retrait d'espèces	Le client retire des espèces à partir de son compte.



**HR**

**PRILOG – standardizirani pojmovi i definicije Unije za usluge povezane s računom za plaćanje koji su zajednički barem većini država članica u skladu s člankom 3. stavkom 4. Direktive 2014/92/EU**

*(Hrvatska)**(Hrvatski)*

Pojam	Definicija
Vođenje računa	Pružatelj računa upravlja računom kako bi ga potrošač mogao koristiti.
Izdavanje debitne kartice	Pružatelj računa izdaje platnu karticu koja je povezana s računom potrošača. Iznos svake pojedinačne transakcije izvršene putem kartice u cijelosti se skida izravno s računa potrošača.
Izdavanje kreditne kartice	Pružatelj računa izdaje platnu karticu koja je povezana s računom za plaćanje potrošača. Ukupan iznos transakcija izvršenih putem kartice u ugovorenom razdoblju skida se u cijelosti ili djelomično s računa za plaćanje potrošača na ugovoreni datum. Ugovorom o kreditu sklopljenim između pružatelja i potrošača utvrđuje se hoće li se potrošaču obračunati kamate na pozajmljeni iznos.
Ugovoreno prekoračenje	Pružatelj računa i potrošač unaprijed ugovaraju da potrošač smije pozajmiti novac kada na računu više nema novčanih sredstava. Tim se ugovorom utvrđuje maksimalni iznos koji se može pozajmiti te hoće li se potrošaču obračunati naknade i kamate.
Kreditni transfer	Pružatelj računa u skladu s instrukcijom potrošača prenosi novčana sredstva s računa potrošača na drugi račun.
Trajni nalog	Pružatelj računa u skladu s instrukcijom potrošača izvršava redovite prijenose fiksnih iznosa novčanih sredstava s računa potrošača na drugi račun.
Izravno terećenje	Potrošač dozvoljava drugoj osobi (primatelju plaćanja) da pružatelju računa naloži prijenos sredstava s računa potrošača na račun primatelja plaćanja. Pružatelj računa potom prenosi novac primatelju plaćanja na datum ili datume koji/koje su potrošač i primatelj plaćanja međusobno ugovorili. Iznos se može mijenjati.
Podizanje gotovog novca	Potrošač podiže gotov novac sa svog računa.

**IT**

**ALLEGATO - Termini e definizioni standardizzati dell'Unione per i servizi collegati a un conto di pagamento comuni ad almeno la maggioranza degli Stati membri, ai sensi dell'articolo 3, paragrafo 4, della direttiva 2014/92/UE**

*(Italia)**(Italiano)*

Termine	Definizione
Tenuta del conto	La banca/intermediario gestisce il conto rendendone possibile l'uso da parte del cliente.
Rilascio di una carta di debito	Rilascio, da parte della banca/intermediario, di una carta di pagamento collegata al conto del cliente. L'importo di ogni operazione effettuata tramite la carta viene addebitato direttamente e per intero sul conto del cliente.
Rilascio di una carta di credito	Rilascio, da parte della banca/intermediario, di una carta di pagamento collegata al conto del cliente. L'importo complessivo delle operazioni effettuate tramite la carta durante un intervallo di tempo concordato è addebitato per intero o in parte sul conto del cliente a una data convenuta. Se il cliente deve pagare interessi sulle somme utilizzate, gli interessi sono disciplinati dal contratto di credito tra la banca/intermediario e il cliente.
Fido	Contratto in base al quale la banca/intermediario si impegna a mettere a disposizione del cliente una somma di denaro oltre il saldo disponibile sul conto. Il contratto stabilisce l'importo massimo della somma messa a disposizione e l'eventuale addebito al cliente di una commissione e degli interessi.
Bonifico	Con il bonifico la banca/intermediario trasferisce una somma di denaro dal conto del cliente a un altro conto, secondo le istruzioni del cliente.
Ordine permanente di bonifico	Trasferimento periodico di una determinata somma di denaro dal conto del cliente a un altro conto, eseguito dalla banca/intermediario secondo le istruzioni del cliente.
Addebito diretto	Con l'addebito diretto il cliente autorizza un terzo (beneficiario) a richiedere alla banca/intermediario il trasferimento di una somma di denaro dal conto del cliente a quello del beneficiario. Il trasferimento viene eseguito dalla banca/intermediario alla data o alle date convenute dal cliente e dal beneficiario. L'importo trasferito può variare.
Prelievo di contante	Operazione con la quale il cliente ritira contante dal proprio conto.

**ΠΑΡΑΡΤΗΜΑ - Τυποποιημένοι όροι και ορισμοί της Ένωσης για τις υπηρεσίες που συνδέονται με λογαριασμούς πληρωμών και είναι κοινές τουλάχιστον στην πλειονότητα των κρατών μελών, σύμφωνα με το άρθρο 3 παράγραφος 4 της οδηγίας 2014/92/ΕΕ**

(Κύπρος)

(ελληνικά)

Όρος	Ορισμός
Τήρηση του λογαριασμού	Ο πάροχος του λογαριασμού διαχειρίζεται τον λογαριασμό που χρησιμοποιεί ο πελάτης.
Παροχή χρεωστικής κάρτας	Ο πάροχος του λογαριασμού παρέχει κάρτα πληρωμών που συνδέεται με τον λογαριασμό του πελάτη. Το ποσό για κάθε συναλλαγή που γίνεται με την κάρτα αυτή λαμβάνεται απευθείας και εξ ολοκλήρου από τον λογαριασμό του πελάτη.
Παροχή πιστωτικής κάρτας	Ο πάροχος του λογαριασμού παρέχει κάρτα πληρωμών που συνδέεται με τον λογαριασμό πληρωμών του πελάτη. Το συνολικό ποσό των συναλλαγών που πραγματοποιούνται με την κάρτα αυτή κατά τη διάρκεια συμφωνηθείσας περιόδου λαμβάνεται εν όλω ή εν μέρει από τον λογαριασμό πληρωμών του πελάτη σε συμφωνημένη ημερομηνία. Η σύμβαση πίστωσης μεταξύ του παρόχου και του πελάτη προσδιορίζει αν θα χρεώνονται τόκοι στον πελάτη για τον δανεισμό των χρημάτων.
Υπερανάληψη	Ο πάροχος του λογαριασμού και ο πελάτης συμφωνούν εκ των προτέρων ότι ο πελάτης μπορεί να δανείζεται χρήματα όταν δεν υπάρχουν χρήματα στον λογαριασμό του. Η συμφωνία καθορίζει το ανώτατο ποσό που μπορεί να χορηγηθεί ως δάνειο, και κατά πόσον τα τέλη και οι τόκοι θα χρεώνονται στον πελάτη.
Μεταφορά πίστωσης	Ο πάροχος του λογαριασμού μεταφέρει χρήματα, βάσει των εντολών του πελάτη, από τον λογαριασμό του πελάτη σε άλλο λογαριασμό.
Πάγια εντολή	Ο πάροχος του λογαριασμού πραγματοποιεί τακτικές μεταφορές, βάσει των εντολών του πελάτη, ενός συγκεκριμένου χρηματικού ποσού από τον λογαριασμό του πελάτη σε άλλο λογαριασμό.
Άμεση χρέωση	Ο πελάτης εξουσιοδοτεί άλλο πρόσωπο (τον αποδέκτη) να αναθέσει στον πάροχο του λογαριασμού τη μεταβίβαση χρημάτων από τον λογαριασμό του πελάτη προς τον εν λόγω αποδέκτη. Ο πάροχος του λογαριασμού μεταφέρει στη συνέχεια τα χρήματα στον αποδέκτη την ημερομηνία ή τις ημερομηνίες που έχουν συμφωνηθεί από τον πελάτη και τον αποδέκτη. Το ποσό μπορεί να ποικίλλει.
Ανάληψη μετρητών	Ο πελάτης λαμβάνει μετρητά από τον λογαριασμό του.

## LV

**PIELIKUMS.** Savienības standartizētie termini un definīcijas ar maksājumu kontu saistītiem pakalpojumiem, kas ir kopēji vismaz vairākumam dalībvalstu, saskaņā ar Direktīvas 2014/92/ES 3. panta 4. punktu

(Latvija)  
(Latviešu valoda)

Termins	Definīcija
Konta uzturēšana	Konta nodrošinātājs pārvalda klienta lietošanā esošo kontu.
Debetkartes nodrošināšana	Konta nodrošinātājs piešķir maksājuma karti, kas piesaistīta klienta kontam. Darījuma, kas veikts ar karti, summa tiek tieši un pilnā apmērā atskaitīta no klienta konta.
Kredītkartes piešķiršana	Konta nodrošinātājs piešķir maksājuma karti, kas piesaistīta klienta maksājumu kontam. Darījumu, kas veikti noteiktā laikposmā ar karti, kopsumma tiek konkrētā datumā pilnā apmērā vai daļēji atskaitīta no klienta maksājumu konta. Kredītligumā starp nodrošinātāju un klientu ir noteikts, vai par naudas aizņemšanos klientam tiek piemērota procentu likme.
Pārtēriņš	Konta nodrošinātājs un klients laicīgi vienojas, ka klients var aizņemt naudu gadījumos, kad viņa konts ir tukšs. Līgumā noteikta maksimālā summa, ko var aizņemt, un tas, vai klientam par to tiks piemērotas nodevas un procentu likme.
Kredīta pārvedums	Konta nodrošinātājs pēc klienta pieprasījuma pārskaita naudu no klienta konta uz citu kontu.
Regulārais maksājums	Konta nodrošinātājs pēc klienta pieprasījuma veic regulārus noteiktas naudas summas pārskaitījumus no klienta konta uz citu kontu.
Tiešais debets	Klients pilnvaro kādu citu (saņēmēju) pieprasīt konta nodrošinātājam naudas pārskaitījumu no klienta konta saņēmējam. Konta nodrošinātājs pārskaita naudu saņēmējam datumā vai datumos, par kuriem klients un saņēmējs ir vienojušies. Naudas summa var atšķirties.
Skaidras naudas izņemšana	Klients izņem skaidru naudu no klienta konta.

**LT**

**PRIEDAS - Sąjungos standartizuoti su mokėjimo sąskaita susijusių paslaugų, kurios yra bendros bent daugumai valstybių narių, terminai ir apibrėžtys pagal Direktyvos 2014/92/ES 3 straipsnio 4 dalį**

*(Lietuva)**(Lietuvių kalba)*

Sąvoka	Apibrėžtis
Sąskaitos tvarkymas	Sąskaitos teikėjas tvarko kliento vardu atidarytą sąskaitą.
Debeto kortelės išdavimas	Sąskaitos teikėjas išduoda su kliento sąskaita susietą mokėjimo kortelę. Kiekvieno kortele atlikto mokėjimo suma visa iškart nurašoma iš kliento sąskaitos.
Kredito kortelės išdavimas	Sąskaitos teikėjas išduoda su kliento mokėjimo sąskaita susietą mokėjimo kortelę. Per sutartą laikotarpį kortele atliktų mokėjimų suma visa arba dalimis iš kliento sąskaitos nurašoma nustatytą dieną. Sąskaitos teikėjo ir kliento sudarytoje kredito sutartyje nustatoma, ar klientas už pasiskolintą sumą mokės palūkanas.
Sąskaitos kreditavimas	Sąskaitos teikėjas ir klientas iš anksto susitaria, kad klientas gali pasiskolinti pinigų, kai jo sąskaitoje nebėra lėšų. Susitarime nustatoma maksimali suma, kurią klientas gali pasiskolinti, ir ar bus taikomi mokesčiai ir palūkanos.
Kredito pervedimas	Kliento nurodymu sąskaitos teikėjas perveda pinigus iš kliento sąskaitos į kitą sąskaitą.
Periodinis nurodymas	Sąskaitos teikėjas kliento nurodymu reguliariai pveda tam tikrą pinigų sumą iš kliento sąskaitos į kitą sąskaitą.
Tiesioginis debetas	Klientas suteikia kitam asmeniui (gavėjui) teisę nurodyti sąskaitos teikėjui pervesti pinigus iš kliento sąskaitos į gavėjo sąskaitą. Sąskaitos teikėjas pveda pinigus gavėjui kliento ir gavėjo susitartą dieną arba susitartomis dienomis. Suma gali kisti.
Grynujų pinigų išėmimas	Klientas pasiima grynuosius pinigus iš savo sąskaitos.

**ANNEXE - Termes et définitions normalisées arrêtées au niveau de l'Union pour les services rattachés à un compte de paiement qui sont communs à la majorité au moins des États membres, conformément aux dispositions de l'article 3, paragraphe 4, de la directive 2014/92/UE**

*(Luxembourg)*

*(Français)*

Terme	Définition
Tenue de compte	Le prestataire de compte gère le compte utilisé par le client.
Fourniture d'une carte de débit	Le prestataire de compte fournit une carte de paiement liée au compte du client. Le montant de chaque opération effectuée à l'aide de cette carte est prélevé directement et intégralement sur le compte du client.
Fourniture d'une carte de crédit	Le prestataire de compte fournit une carte de paiement liée au compte de paiement du client. Le montant total correspondant aux opérations effectuées à l'aide de cette carte au cours d'une période convenue est prélevé intégralement ou partiellement sur le compte de paiement du client à une date convenue. Un contrat de crédit entre le prestataire et le client détermine si des intérêts seront facturés au client au titre du montant emprunté.
Découvert	Le prestataire de compte et le client conviennent à l'avance que le client peut emprunter de l'argent lorsqu'il n'y a plus de liquidités sur le compte. Le contrat définit le montant maximum susceptible d'être emprunté et précise si des frais et des intérêts seront facturés au client.
Virement	Le prestataire de compte vire, sur instruction du client, une somme d'argent du compte du client vers un autre compte.
Ordre permanent	Le prestataire de compte effectue, sur instruction du client, des virements réguliers, d'un montant fixe, du compte du client vers un autre compte.
Prélèvement	Le client autorise un tiers (le bénéficiaire) à donner instruction au prestataire de compte de virer une somme d'argent du compte du client vers celui du bénéficiaire. Le prestataire de compte vire ensuite le montant considéré au bénéficiaire à la date ou aux dates convenues entre le client et le bénéficiaire. Le montant concerné peut varier.
Retrait d'espèces	Le client retire des espèces à partir de son compte.

**HU**

**MELLÉKLET** - Uniós szinten egységesített kifejezések és fogalommeghatározások a fizetési számlához kapcsolódó azon szolgáltatásokra vonatkozóan, amelyek legalább a tagállamok többségében jellemzőek, a 2014/92/EU irányelv 3. cikkének (4) bekezdése értelmében

*(Magyarország)*

*(Magyar)*

Kifejezés	Fogalommeghatározás
Számlavezetés	A számlavezető számlát vezet az ügyfél általi használat céljából.
Betéti kártya szolgáltatás	A számlavezető az ügyfél számlájához kapcsolódó fizetési kártyát bocsát rendelkezésre. A betéti kártyával végrehajtott valamennyi tranzakció összegével közvetlenül és teljes egészében megterhelésre kerül az ügyfél számlája.
Hitelkártya szolgáltatás	A számlavezető az ügyfél számlájához kapcsolódó fizetési kártyát bocsát rendelkezésre. A hitelkártyával egy megállapodás szerinti időszak során végrehajtott tranzakciók összegével egy megállapodás szerinti időpontban részben vagy teljes egészében megterhelésre kerül az ügyfél számlája. A számlavezető és az ügyfél között létrejött hitelszerződés határozza meg azt, hogy az ügyfél részére a hitel után felszámítanak-e kamatot.
Folyószámlahitel	A számlavezető és az ügyfél előre megállapodnak abban, hogy az ügyfél kölcsönt vehet fel, amennyiben nem áll rendelkezésre pénz a számlán. Ez a szerződés rögzíti a kölcsön maximális összegét, valamint azt, hogy díjat és kamatot felszámítanak-e az ügyfél részére.
Átutalás	A számlavezető az ügyfél utasítására pénzt juttat el az ügyfél számlájáról egy másik számlára.
Rendszeres átutalás	A számlavezető az ügyfél utasítására rendszeresen azonos összegben pénzt juttat el az ügyfél számlájáról egy másik számlára.
Beszedés	Az ügyfél engedélyezi valaki másnak (címezett), hogy az ügyfél számlavezetőjének utasítást adjon arra, hogy az ügyfél számlájáról a címezett részére pénzt juttasson el. A számlavezető az ügyfél és a címezett által megállapodott napon vagy napokon teljesíti a címezett részére a fizetéseket. A fizetés összege változó nagyságú lehet.
Készpénzfelvétel	Az ügyfél készpénzt vesz fel a saját számlájáról.

**MT**

**ANNEX - Termini u tifsiriet standardizzati tal-Unjoni għal servizzi marbuta ma' kont tal-pagamenti li huma komuni għal mill-inqas il-magħoranza tal-Istati Membri, skont l-Artikolu 3(4) tad-Direttiva 2014/92/UE**

*(Malta)**(Malti)*

Terminu	Tifsira
Iżzomm il-kont	Il-fornitur tal-kont jopera l-kont għall-użu mill-konsumatur.
Il-forniment ta' karta ta' debitu	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-klijent. L-ammont ta' kull tranzazzjoni bl-użu tal-karta jittieħed direttament u b'mod sħiħ mill-kont tal-konsumatur.
Il-forniment ta' karta ta' kreditu	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-pagamenti tal-klijent. L-ammont totali tat-tranzazzjonijiet permezz tal-karta matul perjodu maqbul jittieħed jew b'mod sħiħ jew parzjali mill-kont tal-pagamenti tal-klijent f'data maqbula. Ftehim ta' kreditu bejn il-fornitur u l-konsumatur li jiddetermina jekk hux se jkun hemm imgħax meta l-konsumatur jissellef.
Overdraft	Il-fornitur tal-kont u l-konsumatur jaqblu minn qabel li l-konsumatur jista' jissellef il-flus meta m'hemmx aktar flus fil-kont. Il-ftehim jiddetermina ammont massimu li jista' jiġi missellef, u jekk it-tariffi u l-imgħax hux se jiġu ċċarġjati lill-konsumatur.
Trasferiment ta' kreditu	Il-fornitur tal-kont jittrasferixxi l-flus, wara struzzjoni mill-konsumatur, mill-kont tal-konsumatur għal kont ieħor.
Ordnijiet permanenti	Il-fornitur tal-kont jagħmel trasferimenti regolari, wara struzzjoni mill-konsumatur, ta' ammont fiss ta' flus mill-kont tal-konsumatur għal kont ieħor.
Debit dirett	Il-konsumatur jippermetti li haddieħor (riċevitur) jagħti struzzjonijiet lill-fornitur tal-kont biex jittrasferixxi l-flus mill-kont tal-konsumatur għal dak ir-riċevitur. Il-fornitur tal-kont imbagħad jittrasferixxi l-flus lir-riċevitur f'data jew dati li jkunu maqbula mill-konsumatur u r-riċevitur. L-ammont jista' jvarja.
Ġbid ta' flus	Il-konsumatur jieħu l-flus mill-kont tal-konsumatur.



## NL

**BIJLAGE - gestandaardiseerde Unieterminologie voor aan een betaalrekening verbonden diensten welke ten minste een meerderheid van de lidstaten gemeenschappelijk hebben, krachtens artikel 3, lid 4 van Richtlijn 2014/92/EU**

(Nederland)

(Nederlands)

Term	Definitie
Beheren van de rekening	De aanbieder van de rekening beheert de rekening voor de klant.
Aanbieden van een betaalpas	De aanbieder van de rekening verschaft een betaalpas die gekoppeld is aan de rekening van de klant. Het bedrag van elke transactie die met de betaalpas wordt uitgevoerd, wordt onmiddellijk en volledig afgeboekt van de rekening van de klant.
Aanbieden van een credit card	De aanbieder van de rekening verschaft een credit card die gekoppeld is aan de rekening van de klant. Die credit card mag de klant gedurende een overeengekomen periode gebruiken. Bij het gebruik van de credit card wordt het totaalbedrag van de uitgevoerde transacties ofwel volledig ofwel gedeeltelijk op een overeengekomen datum afgeboekt van de betaalrekening van de klant. In een kredietovereenkomst tussen de aanbieder en de klant wordt bepaald of de klant rente in rekening wordt gebracht voor het opnemen van krediet.
Rood staan	De aanbieder van de rekening en de klant komen vooraf overeen dat aan de klant meer geld ter beschikking kan worden gesteld dan het beschikbare tegoed op de betaalrekening van de klant. In deze overeenkomst wordt ook het maximumbedrag bepaald dat ter beschikking kan worden gesteld, en of de klant vergoedingen en rente in rekening wordt gebracht.
Overboeking	De aanbieder van de rekening maakt op instructie van de klant geld over van de rekening van de klant naar een andere rekening.
Periodieke betaalopdracht	De aanbieder van de rekening maakt op instructie van de klant regelmatig een vast geldbedrag over van de rekening van de klant naar een andere rekening.
Automatische overschrijving	De klant machtigt iemand anders (ontvanger) om de aanbieder van de rekening te instrueren om geld over te maken van de rekening van de klant naar die van de ontvanger. De aanbieder van de rekening maakt vervolgens geld over aan de ontvanger op een door de klant en de ontvanger overeengekomen datum of data. Het bedrag kan variëren.
Opname van geld	De klant neemt geld op van zijn of haar eigen rekening.

ANHANG - Standardisierte Unionsterminologie und Begriffsbestimmungen für Dienste in Verbindung mit einem Zahlungskonto, die mindestens einer Mehrheit der Mitgliedstaaten gemeinsam sind, gemäß Artikel 3 Absatz 4 der Richtlinie 2014/92/EU

(Österreich)

(Deutsch)

Begriff	Begriffsbestimmung
Kontoführung	Der Kontoanbieter führt das Konto, das durch den Kunden genutzt wird.
Bereitstellung einer Debitkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Betrag jeder Transaktion durch die Verwendung der Karte wird direkt und in voller Höhe dem Konto des Kunden belastet.
Bereitstellung einer Kreditkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Gesamtbetrag der Transaktionen durch die Verwendung der Karte innerhalb eines vereinbarten Zeitraums wird zu einem bestimmten Termin in voller Höhe oder teilweise dem Zahlungskonto des Kunden belastet. In einer Kreditvereinbarung zwischen dem Anbieter und dem Kunden wird festgelegt, ob der Kunde für die Kreditnahme mit Zinsen belastet wird.
Kontoüberziehung	Der Kontoanbieter und der Kunde vereinbaren im Voraus, dass der Kunde sein Konto belasten kann, auch wenn kein Geld mehr auf dem Konto ist. In der Vereinbarung wird festgelegt, in welcher Höhe maximal das Konto in diesem Fall noch belastet werden kann und ob dem Kunden Gebühren und Zinsen berechnet werden.
Überweisung	Der Kontoanbieter führt auf Anweisung des Kunden Geldüberweisungen von dem Konto des Kunden auf ein anderes Konto durch.
Dauerauftrag	Der Kontoanbieter überweist auf Anweisung des Kunden regelmäßig einen festen Geldbetrag vom Konto des Kunden auf ein anderes Konto.
Lastschrift	Der Kunde ermächtigt eine andere Person (Empfänger) den Kontoanbieter anzuweisen, Geld vom Konto des Kunden auf das Konto des Empfängers zu überweisen. Der Kontoanbieter überweist dann zu einem oder mehreren von Kunde und Empfänger vereinbarten Termin(en) Geld von dem Konto des Kunden auf das Konto des Empfängers. Der Betrag kann unterschiedlich hoch sein.
Bargeldabhebung	Der Kunde hebt Bargeld von seinem Konto ab.

**PL**

**ZALĄCZNIK – Ujednolicona terminologia i definicje Unii dotyczące usług powiązanych z rachunkiem płatniczym, które są wspólne przynajmniej dla większości państw członkowskich, zgodnie z art. 3 ust. 4 dyrektywy 2014/92/UE**

*(Polska)**(Polski)*

Termin	Definicja przyjęta dla celów przepisów Rozporządzenia .....
Prowadzenie rachunku	Uprawniony podmiot prowadzi rachunek płatniczy do użytkowania przez klienta.
Prowadzenie karty debetowej	Uprawniony podmiot wydaje kartę płatniczą umożliwiającą wykonywanie transakcji płatniczych, z wyjątkiem transakcji w ciężar środków udostępnionych z tytułu kredytu, powiązaną z rachunkiem klienta. Kwota każdej transakcji dokonanej przy użyciu karty debetowej jest pobierana w całości bezpośrednio z rachunku klienta.
Prowadzenie karty kredytowej	Uprawniony podmiot wydaje kartę płatniczą powiązaną z rachunkiem płatniczym klienta, umożliwiającą wykonywanie transakcji płatniczych w ciężar środków udostępnionych z tytułu kredytu. Pełna kwota transakcji dokonanych przy użyciu karty kredytowej w uzgodnionym okresie jest pobierana w całości lub w części z rachunku płatniczego klienta w określonym dniu. Umowa o kredyt zawarta między podmiotem a klientem określa, czy od klienta zostaną pobrane odsetki za kredyt.
Kredyt w rachunku bieżącym	Podmiot prowadzący rachunek i klient umawiają się z góry, że klient może zaciągać kredyt w ramach rachunku. Umowa określa maksymalną kwotę kredytu w rachunku, oraz wysokość ewentualnych opłat i odsetek pobieranych od klienta.
Polecenie przelewu	Na zlecenie klienta podmiot prowadzący rachunek przelewa środki z rachunku klienta na inny rachunek.
Zlecenie stałe	Na zlecenie klienta podmiot prowadzący rachunek regularnie przelewa środki w określonej wysokości z rachunku klienta na inny rachunek.
Polecenie zapłaty	Polecenie zapłaty stanowi udzieloną bankowi dyspozycję wierzyciela przelania określonej kwoty z rachunku bankowego dłużnika na rachunek bankowy wierzyciela.
Wyplata gotówki	Posiadacz rachunku pobiera gotówkę ze swojego rachunku.

**PT**

**ANEXO - Termos e definições normalizados da União para serviços associados a uma conta de pagamento que forem comuns pelo menos à maioria dos Estados-Membros, nos termos do artigo 3.º, n.º 4, da Diretiva 2014/92/UE**

*(Portugal)**(Português)*

Termo	Definição
Manutenção de conta	O prestador de serviços de pagamento gere a conta para utilização pelo cliente.
Disponibilização de um cartão de débito	O prestador de serviços de pagamento disponibiliza um cartão de pagamento associado à conta do cliente. O montante de cada transação efetuada com o cartão é debitado imediata e integralmente na conta de pagamento do cliente.
Disponibilização de um cartão de crédito	O prestador de serviços de pagamento disponibiliza um cartão de pagamento associado à conta do cliente. O montante total das transações efetuadas com o cartão durante um período acordado é debitado integral ou parcialmente na conta de pagamento do cliente numa data acordada. O contrato de crédito entre o prestador de serviços de pagamento e o cliente determina se são cobrados juros ao cliente pelo dinheiro emprestado.
Descoberto	O prestador de serviços de pagamento e o cliente acordam previamente que o cliente pode dispor de fundos que excedam o saldo da sua conta. O contrato de crédito determina um montante máximo que pode ser emprestado, e se são cobrados comissões e juros ao cliente.
Transferência a crédito	O prestador de serviços de pagamento transfere, por ordem do cliente, fundos da conta do cliente para outra conta.
Ordem permanente	O prestador de serviços de pagamento efetua, por ordem do cliente, transferências regulares de um montante fixo de dinheiro da conta do cliente para outra conta.
Débito direto	O cliente autoriza que outra pessoa (o beneficiário) ordene ao prestador de serviços de pagamento que transfira dinheiro da conta do cliente para esse beneficiário. O prestador de serviços de pagamento transfere, de seguida, os fundos para o beneficiário em data ou datas acordada(s) entre o cliente e o beneficiário. O montante pode variar.
Levantamento de numerário	O cliente retira numerário da sua conta.

**RO**

ANEXĂ - Termenii și definițiile standardizate stabilite la nivelul Uniunii pentru servicii legate de un cont de plăți, care sunt comune cel puțin unei majorități a statelor membre, conform articolului 3 alineatul (4) din Directiva 2014/92/UE

(România)

(Limba română)

Termen	Definiție
Administrarea contului	Furnizorul contului administrează contul în scopul utilizării de către client.
Furnizarea unui card de debit	Furnizorul contului furnizează un card de plată asociat contului clientului. Suma fiecărei tranzacții efectuate prin card este luată total sau parțial din contul clientului.
Furnizarea unui card de credit	Furnizorul contului furnizează un card de plată conectat la contul de plăți al clientului. Suma totală a tranzacțiilor efectuate prin card într-o perioadă convenită este luată total sau parțial din contul de plăți al clientului la o dată convenită. Un contract de credit între furnizor și client stabilește dacă clientul trebuie să plătească dobândă pentru împrumut.
Descoperitul de cont	Furnizorul contului și clientul convin în prealabil că clientul poate împrumuta bani atunci când nu mai există bani pe cont. Acordul stabilește suma maximă care poate fi împrumutată și dacă există taxe și dobânzi care trebuie achitate de client.
Transfer credit	Furnizorul contului transferă bani, în baza unei instrucțiuni date de client, din contul clientului în alt cont.
Ordine de plată programată	Furnizorul contului efectuează transferuri regulate, în baza unei instrucțiuni date de client, a unei sume fixe de bani din contul clientului în alt cont.
Debitare directă	Clientul autorizează o altă persoană (destinatarul) să dea o instrucțiune furnizorului contului să transfere bani din contul clientului către acel destinatar. Furnizorul contului transferă apoi destinatarului banii la o dată sau la date convenite de client și de destinatar. Suma respectivă poate varia.
Retrageri de numerar	Clientul retrage numerar din contul clientului.

**SL**

**PRILOGA** – standardizirani izrazi in opredelitve Unije za storitve, povezane s plačilnimi računi, ki so skupne vsaj večini držav članic, v skladu s členom 3(4) Direktive 2014/92/EU

(Slovenija)

(Slovenščina)

Izraz	Opredelitev
Vzdrževanje računa	Ponudnik računa upravlja račun, da ga stranka lahko koristi.
Izdaja debetne kartice	Ponudnik računa izda plačilno kartico, povezano z računom stranke. Znesek vsake transakcije, izvedene s kartico, se trga neposredno in v celoti s strankinega računa.
Izdaja kreditne kartice	Ponudnik računa izda plačilno kartico, povezano s plačilnim računom stranke. Celoten znesek transakcij, izvedenih z uporabo kartice v dogovorjenem obdobju, se na dogovorjeni datum deloma ali v celoti trga s strankinega plačilnega računa. Kreditna pogodba, sklenjena med ponudnikom in stranko, določa, ali se stranki za izposojeno denarja zaračunajo obresti.
Prekoračitev	Ponudnik računa in stranka se vnaprej dogovorita, da si lahko stranka izposodi denar, če na njegovem računu ni več sredstev. Pogodba določa največji znesek, ki si ga stranka lahko izposodi, in ali se ji zato zaračunajo nadomestila in obresti.
Kreditna plačila	Ponudnik računa po navodilih stranke nakaže denar z njenega računa na drug račun.
Trajni nalog	Ponudnik računa po navodilih stranke redno nakazuje fiksni znesek z njenega računa na drug račun.
Direktna obremenitev	Stranka dovoli drugi osebi (prejemniku), da ponudniku računa naroči prenos denarnih sredstev z njenega računa na njegov račun. Ponudnik računa nato nakaže denar prejemniku na datum ali datume, dogovorjene med stranko in prejemnikom. Zneski se lahko spreminjajo.
Dvig gotovine	Stranka lahko s svojega računa dvigne gotovino.

## SK

**PRÍLOHA** – štandardizované pojmy a vymedzenia pojmov Únie pre služby súvisiace s platobným účtom, ktoré sú spoločné aspoň vo väčšine členských štátov, podľa článku 3 ods. 4 smernice 2014/92/EÚ

(Slovensko)

(Slovenčina)

Pojem	Vymedzenie pojmu
Vedenie účtu	Poskytovateľ účtu vedie účet, ktorý je určený na použitie zákazníkom.
Poskytnutie debetnej karty	Poskytovateľ účtu poskytne zákazníkovi platobnú kartu spojenú s jeho účtom. Suma každej transakcie vykonanej pomocou tejto karty sa odpočíta priamo a v plnej výške z účtu zákazníka.
Poskytnutie kreditnej karty	Poskytovateľ účtu poskytne zákazníkovi platobnú kartu spojenú s jeho platobným účtom. Celková suma transakcií vykonaných pomocou tejto karty počas dohodnutého časového obdobia sa k dohodnutému dátumu odpočíta buď v plnej výške alebo čiastočne z platobného účtu zákazníka. Úverovou zmluvou medzi poskytovateľom a zákazníkom sa stanovuje, či sa zákazníkovi účtuje úrok za pôžičku.
Prečerpanie	Poskytovateľ účtu a zákazník sa vopred dohodnú, že v prípade, že zákazník na účte nemá žiadne finančné prostriedky, môže si ich požičať. V dohode sa stanovuje maximálna suma, ktorú si môže požičať, ako aj to, či mu budú účtované poplatky a úrok.
Úhrady	Poskytovateľ účtu prevedie finančné prostriedky podľa pokynov zákazníka z jeho účtu na iný účet.
Trvalý príkaz	Poskytovateľ účtu pravidelne vykonáva prevody pevne stanovenej sumy finančných prostriedkov podľa pokynov zákazníka z jeho účtu na iný účet.
Inkaso	Zákazník umožní inej osobe (príjemcovi), aby poskytovateľovi účtu prikázala previezť finančné prostriedky z účtu zákazníka na účet príjemcu. Poskytovateľ účtu následne prevedie finančné prostriedky príjemcovi k dátumu alebo dátumom dohodnutým medzi zákazníkom a príjemcom. Suma finančných prostriedkov sa môže meniť.
Výbery hotovosti	Zákazník vyberie hotovosť zo svojho účtu.

**LIITE - Euroopan unionin standardoidut termit ja määritelmät niitä maksutiliin liittyviä palveluja varten, jotka ovat yhteisiä ainakin useimmille jäsenvaltioille, direktiivin 2014/92/EU 3 artiklan 4 kohdan mukaisesti**

*(Suomi/Finland)*

*(Suomi)*

Termi	Määritelmä
Tilin ylläpito	Tilin tarjoaja ylläpitää asiakkaan tiliä.
Debitkortin myöntäminen	Tilin tarjoaja myöntää debitkortin, joka on liitetty asiakkaan tiliin. Kunkin korttia käyttäen tehdyn maksutapahtuman määrä veloitetaan heti ja täysimääräisenä asiakkaan tililtä.
Luottokortin myöntäminen	Tilin tarjoaja myöntää luottokortin, joka on liitetty asiakkaan tiliin. Asiakas maksaa korttia käyttäen tehtyjen, sovitun ajan kuluessa kertyneiden maksutapahtumien yhteismäärän, joko kokonaan tai osittain sovittuna päivänä. Tilin tarjoajan ja asiakkaan välisen luottosopimuksen mukaan määräytyy, peritäänkö asiakkaalta korkoa kyseisen luoton käyttämisestä.
Tilinylitys	Tilin tarjoaja ja asiakas sopivat etukäteen, että asiakas voi lainata rahaa, kun tilillä ei ole enää jäljellä rahaa. Sopimuksessa määrätään lainattavan rahan enimmäismäärä ja se, peritäänkö asiakkaalta siitä maksuja ja korkoja.
Tilisiirto	Tilin tarjoaja siirtää asiakkaan ohjeiden mukaan rahaa asiakkaan tililtä toiselle tilille.
Toistuvaissuoritus	Tilin tarjoaja siirtää asiakkaan ohjeiden mukaan säännöllisesti tietyn rahamäärän asiakkaan tililtä toiselle tilille.
Suoraveloitus	Asiakas sallii jonkun toisen (maksun saajan) antaa tilin tarjoajalle ohjeet siirtää rahaa asiakkaan tililtä saajalle. Tilin tarjoaja siirtää sitten rahaa saajalle asiakkaan ja saajan sopimana päivänä tai sopimina päivinä. Rahan määrä saattaa vaihdella.
Käteisen nostaminen	Asiakas nostaa rahaa tililtään.



## SV

**BILAGA – EU:s standardiserade termer och definitioner för tjänster kopplade till ett betalkonto som är gemensamma för åtminstone en majoritet av medlemsstaterna, enligt artikel 3.4 i direktiv 2014/92/EU**

(Sverige)

(Svenska)

Term	Definition
Förvaltning av kontot	Kontohållaren tillhandahåller kontot för användning av konsumenten.
Tillhandahållande av debetkort	Kontohållaren tillhandahåller ett betalkort kopplat till konsumentens konto. Beloppet för varje enskild transaktion som görs med hjälp av kortet dras direkt och i sin helhet från konsumentens konto.
Tillhandahållande av kreditkort	Kontohållaren tillhandahåller ett betalkort kopplat till konsumentens betalkonto. Hela beloppet för de transaktioner som gjorts med hjälp av kortet under en överenskommen tidsperiod debiteras kontot i sin helhet. Betalning sker i sin helhet eller uppdelat av konsumenten vid ett överenskommet datum. Ett kreditavtal mellan kontohållaren och konsumenten fastställer om ränta tas ut av konsumenten för lånet.
Kontokredit	Kontohållaren och konsumenten avtalar i förväg om att konsumenten får låna pengar när det inte finns några pengar kvar på kontot. Avtalet fastställer ett maxbelopp som kan lånas och om konsumenten ska betala avgifter och ränta.
Betalning	Efter instruktion från konsumenten överför kontohållaren pengar från konsumentens konto till ett annat konto.
Stående överföring	Efter instruktion från konsumenten utför kontohållaren regelbundna överföringar av ett fast belopp från konsumentens konto till ett annat konto.
Autogirering	Konsumenten tillåter någon annan (betalningsmottagaren) att instruera kontohållaren om att överföra pengar från konsumentens konto till betalningsmottagaren. Kontohållaren överför sedan pengar till betalningsmottagaren på det datum eller de datum som konsumenten och betalningsmottagaren avtalat. Beloppet kan variera.
Kontantuttag	Konsumenten tar ut kontanter från sitt konto.

**EN**

**ANNEX - Union standardised terms and definitions for services linked to a payment account that are common to at least a majority of Member States, under Article 3(4) of Directive 2014/92/EU**

*(United Kingdom)**(English)*

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
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.
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.
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.
Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Cash withdrawal	The customer takes cash out of the customer's account.

# Draft ITS on the standardised presentation format of the fee information document and its common symbol under Article 4(6) of Directive 2014/92/EU

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**COMMISSION IMPLEMENTING REGULATION (EU) No .../... laying down implementing technical standards with regard to the standardised presentation format of the fee information document and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council**

**of XXX**

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features<sup>5</sup>, and in particular the third subparagraph of Article 4(6) thereof,

Whereas:

- (1) Article 4(1) of Directive 2014/92/EU requires Member States to ensure that, in good time before entering into a contract for a payment account with a consumer, payment service providers provide the consumer with a fee information document on paper or another durable medium containing the standardised terms in the final list of the most representative services linked to a payment account and, where such services are offered by a payment service provider, and the corresponding fees for each service. In accordance with Article 3(5) of Directive 2014/92/EU, the final list shall be published by Member States, integrating the Union standardised terminology as laid down in Regulation [\*\*\*\*].
- (2) Article 4(2) of Directive 2014/92/EU lays down that the fee information document shall be a short and stand-alone document that is presented and laid out in a way that is clear and easy to read, even if produced in colour and printed or photocopied in black and white; be written in a font of readable size and in the official language of the Member State where the payment account is offered, or in another language if agreed by the consumer and the payment service provider; be accurate, not misleading and expressed in the currency of the payment account, or in another currency of the Union if agreed by the consumer and the payment service provider; contain the title ‘fee information document’ at the top of the first page next to a common symbol, and include a statement that it contains fees for the most representative services related to the payment account and that complete pre-contractual and contractual information is provided in other documents. In addition, Recital 20 of that Directive establishes that the fee information document should be clearly distinguishable from other communications.

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<sup>5</sup>

OJ L 257, 28.8.2014, p. 214

- (3) In order to ensure that the fee information document achieves the aims of the Directive and, at the same time, provides the consumer with all relevant information in a way that enhances comparison and transparency, payment service providers should use a standardised template for the fee information document.
- (4) Since the fee information document should be easily produced by payment service providers, there should be clear instructions for the payment service providers on how to complete the fee information document.
- (5) Article 4(3) of Directive 2014/92/EU specifies that the fee information document shall disclose, where one or more services are offered as part of a package of services linked to a payment account, the fee for the entire package, the services included in the package and their quantity, and the additional fee for any service that exceeds the quantity covered by the package fee. As regards the presentation of packages, it needs to be taken into account that there are different kinds of packages offered by payment services providers. The provision of some packages is included in a general fee, such as for maintaining or operating the account; other packages are charged separately from such general fee, and some packages include a certain quantity of services. In order to make it easier for the consumer to understand the content of the different types of packages and their fees, the fee information document should list the packages separately. In particular, if the packages are charged as part of a general fee, such packages should be displayed together with that fee.
- (6) If services that exceed the quantity covered by a package are not included in the national final list of most representative services and therefore, are not displayed in the fee information document, they should be shown in a separate table and not combined with information on the content of the packages, in order to give consumers a clear overview of the package.
- (7) The content of each fee information document provided to consumers will depend on the individual payment service provider's offer of services and on each Member State's final list of the most representative services linked to a payment account. Against this background and given the purpose of comparability of payment account offered in the single market, the template for the fee information document should provide certain headings under which the different services shall be grouped. Those headings should be "General Account Service", in relation to any service such as maintaining or operating of the account, "Payments (excluding cards)", "Cards and cash", "Overdrafts and related services" and "Other services".
- (8) In accordance with Recital 19 of Directive 2014/92/EU Member States should be able to require key indicators such as a comprehensive cost indicator to be provided in the fee information document. The template for the fee information document should therefore include a separate table, to be used by those payment service providers which are subject to such conditions.
- (9) This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority (EBA) to the Commission.
- (10) According to Article 4(6) of Directive 2014/92/EU, the EBA has conducted consumer testing of the presentation format of the fee information document and its common symbol. The EBA also conducted open public consultation on the draft implementing technical standards on which this Regulation is based, analysed the

potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010<sup>6</sup>.

HAS ADOPTED THIS REGULATION:

*Article 1 – Template for the fee information document and its common symbol*

1. When providing the fee information document to a consumer in accordance with Article 4(1) of Directive 2014/92/EU, payment service providers shall use the template as laid down in the Annex and complete it as set out in Articles 2 to 11.

2. Payment service providers shall not modify the template for the fee information document other than provided for in Article 2. In particular, payment service providers shall follow the order of information, headings and sub-headings as laid down in the template in the Annex.

The fee information document shall:

- (a) be presented in A4 portrait format;
- (b) contain the title ‘Fee Information Document’ at the top of the first page, with the title centred and positioned between the logo of the payment service provider at the top left-hand side of the document and the common symbol at the top right-hand side of the document, and with the logo not larger than 2.5 cm x 2.5cm and the common symbol of the size 2.5 cm x 2.5 cm;
- (c) use font type Arial and font size 11, with exceptions for the title ‘Fee Information Document’, which uses font size 16 in bold type; font size 14 in bold type for the headings, and font size 12 in bold for the sub-headings;
- (d) be produced in black and white, with exception of the logo of the payment service provider and the common symbol, as further specified in paragraph 2 of Article 3;
- (e) contain the headings in semi-dark grey using the colour pattern with reference number 166,166,166 of the RGB colour model and the sub-headings in light-grey colour using the colour pattern with reference number 191,191,191 of the RGB colour model;
- (f) have its pages numbered;
- (g) include the common symbol of the fee information document as displayed in the Annex.

3. Where payment service providers offer more than one account as referred to in Article 4(1) of Directive 2014/92/EU, the payment service providers shall provide a consumer with a fee information document for each account available.

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<sup>6</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

### *Article 2 – Instructions to complete the template*

1. In completing the template in the Annex, payment service providers shall use the standardised terms in the national final list of most representative services linked to a payment account as laid down in Article 4(1) of Directive 2014/92/EU and follow the instructions as laid down in Articles 3 to 11.

### *Article 3 – Logo of the payment service provider*

1. The logo of the payment service provider shall be located at the top left-hand side of the template, left aligned, of the size not larger than 2.5 cm x 2.5 cm.
2. The logo may be displayed in colour, if also the common symbol is displayed in colour, and shall be clearly readable when printed in black and white.

### *Article 4 – Name of the account provider*

1. The name of the payment services provider that provides the account shall be included in bold type and left aligned.

### *Article 5 – Account name*

1. The name of the account shall be included in bold type, left aligned and below the name of the account provider.

### *Article 6 – Introductory statement*

1. The text of the introductory statement specified in the template shall be reproduced in the fee information document, using line spacing 1.15, 0 pt before and 10 pt after the text.
2. Payment service providers shall replace the square brackets with the names of the relevant pre-contractual and contractual documents.

### *Article 7 – Table on package of services*

1. Where payment service providers offer a package of services linked to a payment account with the account and the package is charged separately from any fee for general account services, as referred to in the table of services and fees, payment service providers shall include the following information in the table on package of services:

- (a) a list of all services included in the package, regardless of whether they are included in the final national list of most representative services linked to a payment account referred to in Article 3(5) of Directive 2014/92/EU;
- (b) the quantity of each service covered by the package fee, which may be either a number or an indication that the number of services is not limited;
- (c) the package fee, in the 'Fee' column, right aligned.

2. Where the package is charged with regular frequency, the frequency shall be displayed in the 'Fee' column and left aligned, with the total annual cost displayed on the line directly underneath the frequency, in bold type and using the wording 'Total annual cost'.
3. Payment service providers shall include information on the additional fee for any service that exceeds the quantity covered by the package of services as set out in Article 9.
4. Where the number of all services in the package is not limited, payment service providers shall delete the statement at the bottom of the table that reads 'Services beyond these quantities will be charged separately.'
5. Where payment service providers offer more than one package as referred to under paragraph 1 with the account, the information as listed in paragraph 1 shall be provided for each package in a separate table, indicating the brand name of the package of services, where applicable.
6. Payment service providers shall delete the entire table, where the package of services is not offered with the account, or where the package of services is charged as part of the fee for any general account services.

#### *Article 8 – Services and Fees*

1. Payment service providers shall display in the table listing services and fees the services that are included in the national final list of most representative services linked to a payment account referred to in Article 3(5) of the Directive 2014/92/EU, where payment service provider offer such services, and their corresponding fees as follows:
  - (a) the services shall be inserted in the 'Service' column, left aligned, in bold type;
  - (b) each service shall be listed only once and shall be displayed under the respective sub-heading shown in the table, such as provision or maintenance of the account and their respective fees shall be listed under sub-heading 'General account services';
  - (c) the fees corresponding to the services shall be shown in the 'Fee' column, right aligned;
  - (d) where the fee is charged with regular frequency rather than on a per use basis, the frequency shall be displayed in the 'Fee' column and left aligned, with the total annual cost displayed on the line directly underneath the frequency, in bold type and using the wording 'Total annual cost';
  - (e) the line spacing shall be single, 0 pt before and 0 pt after each service and fee.
2. Where a package of services linked to a payment account is offered with the account charged as part of the fee for general account services, all services covered by the package, regardless of whether they are included in the final national list of most representative services linked to a payment account referred to in Article 3(5) of the Directive 2014/92/EU, shall be listed in the section of the table on general account service, in the row on package of services.

Payment service providers shall include information on the additional fee for any service that exceeds the quantity covered by the package of services as set out in Article 9.

Where the number of all services covered by the package of services is not limited, payment service providers shall delete the statement at the bottom of the row that reads 'Services beyond these quantities will be charged separately.'



The entire row on package of services shall be deleted, where a package of services is not offered with the account and when the package of services is charged separately from any fees for general account services.

3. Where a service offered by a payment services provider corresponding to one of the sub-headings, is not included in the national final list of most representative services linked to a payment account, the entire row related to that sub-heading shall be deleted, including the title of the sub-heading.

4. Where payment service providers do not offer one or more services from the national final list of the most representative services referred to in Article 3(5) of the Directive 2014/92/EU, or where the service is not made available with the account, the phrase 'service not available' shall be used.

5. Where separate fees are charged:

- (a) for different fee-charging instances of the provision of the same service, such as an initial set-up fee and subsequent execution fees for the same service;
- (b) for different channels through which the same service is requested, used or provided, such as by phone, branch or online; or
- (c) depending on whether a specific condition for the same service is met, such as adherence to a minimum or maximum threshold amount for credit transfers or cash withdrawals,

payment services providers shall provide, in the 'Fee' column of that service and on a separate line, a description of each fee-charging instance, channel or condition (types of fees), with the description left aligned and the fee right aligned.

6. Where fees are charged dependent on a combination of several types of fees, such as fees that differ by channel and are then further separated depending on whether a threshold amount is met, payment service providers shall, in addition to applying paragraph 5, right-indent the description of each additional type of fee.

#### *Article 9 – Additional information*

1. Payment service providers shall include in this table information on additional fees for any service that exceeds the quantity covered by a package referred to in Article 7 and 8, if this information is not included in the table of services and fees, or where the corresponding fee for the service is different than shown in the table.

2. Where payment services providers offer more than one package and the additional fees referred to in paragraph 1 differ dependent on the package, payment service providers shall list the different fees separately for each package and use the brand name of the package, where applicable.

3. In completing this table, payment service providers shall follow the same presentation and structure as set out in this Regulation, where applicable.

*Article 10 – Comprehensive cost indicator*

1. Payment service providers shall display the comprehensive cost indicator summarising the overall annual cost of the payment account, in a separate table, where required by national provisions.
2. The table shall be deleted, if national provisions do not require payment service providers to display the comprehensive cost indicator.

*Article 11 – Brand names*

1. Where a brand name is used, the brand name shall be inserted directly after the name of the service, starting on the same line, in standard font and in square brackets.

*Article 12 – Entry into force*

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

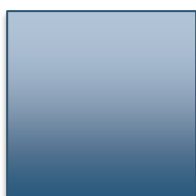
Done at Brussels,

*For the Commission  
The President*

*[For the Commission  
On behalf of the President*

*[Position]*

## ANNEX – FID template



### Fee Information Document



**Name of the account provider:**

**Account name:**

- 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 [specify names of the relevant pre-contractual and contractual documents].
- A glossary of the terms used in this document is available free of charge.

Package of services	Fee
[brand name]	[•] [•]
Services beyond these quantities will be charged separately.	

Service	Fee
<b>General account services</b>	
[main service] [brand name]  Includes a <b>package of services</b> consisting of: Services beyond these quantities will be charged separately.	[•]
<b>Payments (excluding cards)</b>	

	[•]
<b>Cards and cash</b>	
	[•]
<b>Overdrafts and related services</b>	
	[•]
<b>Other services</b>	
	[•]

<b>Additional information</b>	
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)	
<b>Service</b>	<b>Fee</b>
	[•]

<b>Comprehensive cost indicator</b>	[•]
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# Draft ITS on the standardised presentation format of the statement of fees and its common symbol under Article 5(4) of Directive 2014/92/EU

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**COMMISSION IMPLEMENTING REGULATION (EU) No .../... laying down implementing technical standards with regard to the standardised presentation format of the statement of fees and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council**

**of XXX**

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features<sup>7</sup>, and in particular the second subparagraph of Article 5(4) thereof,

Whereas:

- (1) Article 5(1) of Directive 2014/92/EU requires Member States to ensure that payment service providers provide the consumer, at least annually and free of charge, with a statement of all fees incurred, as well as, where applicable, information regarding the interest rates for services linked to a payment account. Where applicable, payment service providers shall use the standardised terms set out in the final list of the most representative services linked to a payment account. In accordance with Article 3(5) of Directive 2014/92/EU the final lists shall be published by Member States, integrating the Union standardised terminology as laid down in Regulation [\*\*\*].
- (2) Article 5(2) of Directive 2014/92/EU lays down minimum information to be specified in the statement of fees, including the unit fee charged for each service and the number of times the service was used during the relevant period, the total amount of fee incurred during the relevant period for each service, the applicable overdraft and credit interest rates.
- (3) Article 5(3) requires that the statement of fees is presented and laid out in a way that is clear and easy to read; be written in a font of readable size and in the official language of the Member State where the payment account is offered, or in another language if agreed by the consumer and the payment service provider; be accurate, not misleading and expressed in the currency of the payment account, or in another currency of the Union if agreed by the consumer and the payment service provider, and contain the title 'statement of fees' at the top of the first page next to a common symbol. In addition, Recital 20 of Directive 2014/92/EU establishes that the statement of fees should be clearly distinguishable from other communications.

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<sup>7</sup>

OJ L 257, 28.8.2014, p. 214

- (4) In order to ensure that the statement of fees achieves the aims of the Directive and, at the same time, provides the consumer with all relevant information in a way that enhances comparison and transparency, payment service providers should use a standardised template for the statement of fees.
- (5) As regards the presentation of packages of services, it needs to be taken into account that there are different kinds of packages offered by payment services providers. The provision of some packages is included in a general fee, such as for maintaining or operating the account, other packages are charged separately from such general fee and some packages include a certain quantity of services. In order to make it easier for the consumer to understand the content of the different types of packages and their fees, the statement of fees should list the packages separately. In particular, if the packages are charged as part of a general fee, such packages should be displayed together with that fee.
- (6) In accordance with Recital 19 of Directive 2014/92/EU Member States should be able to require key indicators such as a comprehensive cost indicator to be provided in the statement of fees. The template for the statement of fees should therefore include a separate table, to be used by those payment service providers which are subject to such conditions.
- (7) Furthermore, since the statement of fees should be easily produced by payment service providers, there should be clear instructions for the payment service providers on how to complete the statement of fees.
- (8) This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority (EBA) to the Commission.
- (9) According to Article 5(4) of Directive 2014/92/EU, the EBA has conducted consumer testing of the presentation format of the statement of fees and its common symbol. The EBA also conducted open public consultation on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010<sup>8</sup>].

HAS ADOPTED THIS REGULATION:

*Article 1 – Template for the statement of fees and its common symbol*

1. When providing the statement of fees to a consumer in accordance with Article 5(1) of Directive 2014/92/EU, payment service providers shall use the template as laid down in the Annex and complete it as set out in Articles 2 to 16.
2. Payment service providers shall not modify the template for the statement of fees in completing it. In particular, payment service providers shall follow the order of information, headings and sub-headings as laid down in the template in the Annex.

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<sup>8</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

3. Where national provisions require additional information to be included in the statement of fees, this shall be included following the presentation format of the template as set out below.

The statement of fees shall:

- (a) be presented in A4 portrait format;
- (b) contain the title 'Statement of Fees' at the top of the first page, with the title centred and positioned in the middle between the logo of the payment service provider at the top left-hand side of the document and the common symbol at the top right-hand side of the document, and with the logo and the common symbol of the size not larger than 2.5 cm x 2.5 cm;
- (c) use font type Arial and font size 11, with exceptions for the title 'Statement of Fees', which uses font size 16 in bold type; font size 14 in bold type for the headings, and font size 12 in bold for the sub-headings;
- (d) be produced in black and white, with exception of the logo of the payment service provider and the common symbol which may be in as further laid down in Article 3;
- (e) contain the headings in semi-dark grey using the colour pattern with reference number 166,166,166 of the RGB colour model and the sub-headings in light-grey colour using the colour pattern with reference number 191,191,191 of the RGB colour model;
- (f) have its pages numbered;
- (g) use the common symbol of the statement of fees as displayed in the Annex.

#### *Article 2 – Instructions to complete the template*

1. In completing the template in the Annex, payment service providers shall use the standardised terms in the national final list of most representative services linked to a payment account in accordance with Article 5(1) of Directive 2014/92/EU and follow the instructions as laid down in Articles 3 to 16.

#### *Article 3 – Logo of the payment service provider*

1. The logo of the payment service provider shall be located at the top left-hand side of the template, left aligned, of the size not larger than 2.5 cm x 2.5 cm.

2. The logo may be displayed in colour, if also the common symbol is displayed in colour, and it shall be clearly readable when printed in black and white.

#### *Article 4 – Name and contact details of the account provider*

1. Payment service providers shall replace indications between square brackets with the name of the account provider in bold type and left aligned.

2. Payment service providers shall also replace indications between square brackets with their contact details, such as the geographical address, telephone number, e-mail address, fax number, web address and contact person/point that the payment account holder may use for future correspondence. This information shall be displayed left aligned.



### *Article 5 – Name and contact details of the payment account holder*

1. Payment service providers shall replace indications between square brackets with the name of the payment account holder, which shall be displayed in bold type, left aligned.
2. Payment service providers shall also replace indications between square brackets with the geographical address of the payment account holder, which shall be displayed left aligned and, with the exception of the first letter of each word, in lower cases.

### *Article 6 – Account name and identification*

1. Payment service providers shall include the name of the payment account, which shall be displayed in bold type, left aligned and directly after relevant words.
2. Payment service providers shall insert details that identify the payment account, such as the Bank Identified Code BIC, the International Bank Account Number IBAN, the national account number and national sort code, which shall be displayed left aligned.

### *Article 7 – Statements of fees*

1. Payment service providers shall indicate in the row ‘Statement of fees’ the number of statement of fees provided, which shall be displayed in numeral character, left aligned.

### *Article 8 – Calendar period*

1. Payment service providers shall display in the row ‘period’, left aligned, the calendar period that is covered by the statement of fees.

### *Article 9 – Introductory statement*

1. The text of the introductory statement specified in the template shall be reproduced as such in the statement of fees, using line spacing 1.15, 0 pt before and 10 pt after the text.

### *Article 10 – Summary of fees and interest*

1. Payment service providers shall display in bold type and right aligned the total amounts of the fees and interests to be included in the four separate tables under ‘Summary of fees and interest’.
2. Where interest is not applicable to a specific account, payment service providers shall use the following wording ‘interest not applicable’, in lower case, left aligned.
3. Where interest is applicable but, for the specific period, it amounts to zero, payment service providers shall use ‘0’.
4. Payment service providers shall display the comprehensive cost indicator summarising the overall annual cost of the payment account in a separate table, where required by national provisions. The table shall be deleted, if national provisions do not require payment service providers to display the comprehensive cost indicator.

### *Article 11 – Fees included in the package of services linked to a payment account*

1. Where payment service providers offer package of services linked to a payment account with the account and that package is charged separately from any fee for general account services as

referred to in the table listing services and fees, payment service providers shall include the following information in the table on package of services underneath the introductory statement:

- (a) in the column on package of services, payment service providers shall replace the square brackets with the brand name, if applicable, or otherwise delete the square brackets and list the content the package;
- (b) in the 'Fee' column, the fee charged for the package as a whole for the period of the statement of fees, right aligned;
- (c) in the third column, the number of times the package fee was charged during the relevant period.

Any additional fee charged for any service exceeding the quantity covered by the package fee shall be disclosed in the table on service and fees as referred to in paragraphs 1 to 11 of Article 12.

2. Where the package is charged with regular frequency, the frequency shall be displayed in the 'Fee' column and left aligned, with the total annual cost displayed on the line directly underneath the frequency, in bold type and using the wording 'Total annual cost.'

3. Where different packages incur different fees during the relevant period, the information listed in paragraph 1 shall be provided for each package in a separate table.

4. Payment service providers shall delete the entire table, including the heading 'Detail of the fees included in the package of service', if the package of services is not provided with the account, or if the package of services is offered with the account this package is charged as part of the fee for any general account services.

5. Where the number of all services in the package is not limited, or where quantities of services covered by the package of services have not been exceeded, payment service providers shall delete the statement at the bottom of the table that reads 'Services beyond these quantities have been charged separately.'

#### *Article 12 – Statement of fees paid on the account*

1. Payment service providers shall list in the table headed 'Detailed statement of fees paid on the account' all fees incurred in the relevant period for the corresponding services, such as, fees for provision or maintenance of the account shall be listed under sub-heading 'General account services'.

2. Payment service providers shall insert the services in the 'Service' column, left aligned, in bold type, using line spacing single, 0 pt before and 0 pt after each service.

3. Payment service providers shall display in the sub-column 'Unit fee' the unit fee structure and cost for each service used right aligned.

4. Payment service providers shall display in the sub-column 'Number of times the fee was charged' the number of times each service has been charged during the relevant period of the statement of fees, right aligned.

5. Payment service providers shall display in the sub-column 'Total' the resulting total amount of fees paid for using that service during the relevant period, in bold.

6. Where separate fees are charged:

- (a) for different fee-charging instances of the provision of the same service, such as an initial set-up fee and subsequent execution fees for the same service;
- (b) for different channels through which the same service is requested, used or provided, such as by phone, branch or online; or
- (c) depending on whether a specific condition for the same service is met, such as adherence to a minimum or maximum threshold amount for credit transfers or cash withdrawals,

payment services providers shall provide, in the 'Service' column of that service and on a separate line, a description of each fee-charging instance, channel or condition (types of fees), with the description left aligned. The fees shall be displayed in the 'Unit fee' column right aligned.

7. Where fees are charged dependent on a combination of several types of fees, such as fees that differ by channel and are then further separated depending on whether a threshold amount is met, payment service providers shall, in addition to applying paragraph 5, right-indent the description of each additional type of fee.

8. Where the fee has changed during the relevant period, payment service providers shall list the fees applied during each period, by adding new lines to the 'Unit fee' column.

9. Where a package of services linked to a payment account is offered with the account and is charged as part of the fee for general account service, payment service providers shall include in the row on 'package of services' the information on the package, the fee charged for the package as a whole, and the number of times the package fee was charged during the relevant period respectively as set out in paragraph (1) of Article 11. The row shall be deleted, if the package of services is charged separately from the fee for general account services.

Any fee charged for any service exceeding the quantity covered by the package shall be disclosed in the table listing services and fees as referred to in paragraphs 1 to 11.

If the number of services in the package is not limited, or where the quantities of services covered by the package have not been exceeded, payment service providers shall delete the statement at the bottom of the row that reads 'Services beyond these quantities have been charged separately'.

10. Where a sub-heading does not contain any service and/or fee because the payment account holder did not make use of those services in the relevant period, payment service providers shall delete that sub-heading. Payment service providers shall also delete the sub-heading when the payment account holder did not use any services beyond the quantities indicated in the package of services during the relevant period.

11. Payment service providers shall display the resulting total amount of fees paid by a payment account holder during the relevant period, in bold, and in the row 'Total fees paid'.

### *Article 13 – Detail of interest paid on the account*

1. Where applicable, payment service providers shall display in this table interest paid by the payment account holder during the period covered by the statement of fees.

2. Payment service providers shall display the interest rate in the column ‘Interest rate’ and as a percentage applied on an annual basis. If the interest rate has changed during the relevant period, payment service providers shall display the interest rate that applied during each period.
3. Payment service providers shall display in the column ‘Interest’ the interest paid by a payment account holder, expressed in the currency of the account, in bold. If the interest rate has changed during the relevant period, payment service providers shall show the interest paid by the payment account holder separately for each of the relevant periods, each on a separate line.
4. Payment service providers shall display the resulting total amount of interest paid by the payment account holder during the relevant period, in bold, in row ‘Total interest paid’.
5. Where a particular account does not pay the interest because no interest is applicable to the account, payment service providers shall indicate it by using the following wordings ‘interest not applicable’, in lower case, left aligned, in bold, in row ‘Total interest paid’.

#### *Article 14 – Detail of interest earned on the account*

1. Where applicable, payment service providers shall display in this table interest earned by the payment account holder during the period covered by the statement of fees.
2. Payment service providers shall replace ‘Account name’ with the name of the relevant account and in bold.
3. Payment service providers shall display the interest rate in the column ‘Interest rate’ and as a percentage applied on an annual basis. If the interest rate changed during the relevant period, payment service providers shall list the interest rate that applied during each period.
4. Payment service providers shall display in the column ‘Interest’ the interest earned by a payment account holder, expressed in the currency of the account, in bold, in the column ‘Interest’. If the interest rate has changed during the period covered by the statement of fees, payment service providers shall show the interest paid by the payment account holder separately for each of the relevant periods, each on a separate line. Where interest rate is applicable but, for the specific period, it amounts to zero, payment service providers shall display ‘0’ in the column “Interest”.
5. Where a particular account does not pay the interest because no interest is applicable to the account, payment service providers shall indicate it by using the following wordings ‘interest not applicable’, in lower case, left aligned, in the column ‘Interest’.
6. Payment service providers shall show in the row ‘Total interest earned’ the resulting total amount of interest earned by the payment account holder during the period covered by the statement of fees, in bold.
7. Where a particular account does not pay the interest because no interest is applicable to the account, payment service providers shall indicate it by using the following wordings ‘interest not applicable’, in lower case, left aligned, in bold, in row ‘Total interest earned’.

#### *Article 15 – Additional information*

1. Payment service providers shall display in the table headed ‘Additional information’ any additional information that is directly related to the services, or to fees paid by the payment account holder during the period covered by the statement of fees.

2. Payment service providers shall delete this table should they not provide information of the kind specified in paragraph 1 of this Article.

*Article 16 – Brand names*

1. Where a brand name is used, payment service providers shall insert the brand name directly after the name of the service, starting on the same line, in standard font and in square brackets.

*Article 17 – Entry into force*

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels,

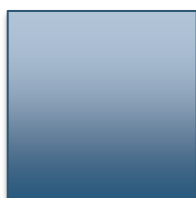
*For the Commission  
The President*

*[For the Commission  
On behalf of the President*

*[Position]*

## ANNEX – SoF template

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### Statement of Fees



**[Name of the account provider]**  
[Contact details of the account provider]

**[Client name]**  
[Contact details]

Account	
Account identification	
Statement of fees	
Period	From to

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

#### Summary of fees and interest

<b>Total fees paid (total package of services fees and total fees paid)</b>	<b>[•]</b>
<b>Total interest paid</b>	<b>[•]</b>
<b>Total interest earned</b>	<b>[•]</b>
<b>Key cost indicator</b>	<b>[•]</b>

### Detail of the fees included in the package of services

Package of services	Fee	Number of times the fee was charged
<b>'Package service'</b> [brand name, if applicable] Includes:	[•]	[•]
Services beyond these quantities have been charged separately.		

### Detailed statement of fees paid on the account

Service	Fee		
	Unit fee	Number of times the fee was charged	Total
<b>General account services</b>			
[•] Includes a <b>package of services</b> consisting of: Services beyond these quantities have been charged separately.			[•]
<b>Payments (excluding cards)</b>			
			[•]
<b>Cards and cash</b>			
			[•]
<b>Overdrafts and related services</b>			
			[•]

<b>Other services</b>			
			[•]
<b>Total fees paid</b>			[•]

**Detail of interest paid on the account**

	<b>Interest rate</b>	<b>Interest</b>
		[•]
<b>Total interest paid</b>		[•]

**Detail of interest earned on the account**

	<b>Interest rate</b>	<b>Interest</b>
<b>'Account name'</b>		[•]
<b>Total interest earned</b>		[•]

<b>Additional information</b> [•]
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## 6. Accompanying documents

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### 6.1 Draft cost-benefit analysis / impact assessment

146. Articles 10(1) and 15(1) of the EBA Regulation provide that, when any regulatory or implementing technical standards developed by the EBA are submitted to the Commission for adoption, they should be accompanied by an analysis of ‘the potential related costs and benefits’. This analysis should provide an overview of the findings regarding the problem to be dealt with, the solutions proposed and the potential impact of these options.

#### 6.1.1 Problem identification and baseline scenario

147. Bank accounts represent by far the most widespread and therefore important retail financial product for EU consumers. There is currently a lack of transparency and comparability of fees charged for services linked to payment accounts in the EU, and consumers exhibit little mobility – in particular across borders. Surveys show that half of EU consumers take the first offer they receive, the large majority has never switched (85%), and only a very small proportion (3%) has ever purchased a bank account across EU borders<sup>9</sup>. In addition to other factors, such as language barriers and geographical proximity, the lack of standardised information regarding fees contributes to the low level of competition in the payment accounts sector.

148. Also, fees for payment account services vary significantly between Member States, which is why the internal market for payment account products in the EU is incomplete.<sup>10</sup>

149. Moreover, barriers to the completion of the internal market in the area of payment accounts may be created by the fragmentation of existing national regulatory frameworks<sup>11</sup>. Existing national provisions related to payment accounts, and particularly to the comparability of fees, vary between Member States.<sup>12</sup> Some Member States have made efforts to establish general requirements for the way in which fees are presented, both when consumers seek to open an account and during the contractual relationship, and some have made it mandatory that certain information about fees is given to potential customers before entering into a contract. In other Member States, information about fees incurred is found only in bank statements. These different approaches to the way in which fees are presented may discourage consumer from seeking to compare payment account products within the market

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<sup>9</sup> COM: Special Eurobarometer on retail financial services (2012).

<sup>10</sup> COM (2009): Data Collection for prices of current accounts provided to consumers.

<sup>11</sup> The Payment Services Directive requires the disclosure only of certain pre-contractual information to consumers.

<sup>12</sup> COM (2012): Market study on initiatives in bank fee transparency and comparability in personal current bank accounts.

and, in some cases, also across borders. In addition, different rules in different Member States cause differing levels of consumer protection for EU citizens.

150. Furthermore, complaints related to payments account fees are amongst the most frequent complaints issued by financial consumers in the EU<sup>13</sup>.

151. Transparency, standardised information and comparability of fees were considered at Union level in a self-regulatory initiative, initiated by the banking industry. However, no final agreement was reached on that initiative. Without regulatory intervention in relation to terminology, a fee information document and a statement of fees standardised at EU level, the problems described above would persist.

### 6.1.2 Policy objectives

152. The general objective of these TS is to improve the functioning of the internal market for payment accounts and to increase competition and the efficiency of the market for retail financial services in the EU.<sup>14</sup> More specifically, the aim is to facilitate consumers being able to compare payment accounts by improving the transparency of fees and by providing standardised information.<sup>15</sup>

153. The provision of a standardised fee information document and statement of fees by payment account providers using harmonised terminology should support consumers in making more rational (cost-minimising) choices and can be expected to increase consumer mobility, including across borders.<sup>16</sup>

154. At operational level, these TS intend to develop a standardised terminology for payment account services facilitating a large extent of harmonisation across the EU and to facilitate standardised presentation formats (FID, SoF) being easily understood by EU consumers.

### 6.1.3 Options considered and preferred options

155. In developing these standards, the EBA has considered

1. Options for the development of TS on standardised terminology
  - Identification of most common services following high-level approach (option 1.1.1)
  - Identification of most common services following granular approach (option 1.1.2)
  - Defining most common services using predominantly consumer-oriented terminology (option 1.2.1)

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<sup>13</sup> EBA: Consumer trend report (2016)

<sup>14</sup> EBA: Annual report 2015

<sup>15</sup> COM: Green paper on retail financial services (2015)

<sup>16</sup> TNS (2012): Bank fees behavior study.

- Defining most common services using predominantly legal terminology (option 1.2.2)
2. Options for the development of TS on standardised presentation formats (FID, SoF)
- Developing presentation formats based on consumer testing by external providers (option 2.1)
  - Developing presentation formats based on consumer testing by EBA and/or NCAs (option 2.2)
156. Given the heterogeneity of approaches followed by CAs in compilation of their provisional national lists of services most commonly used, trying to set up an EU-wide list and define corresponding terminology at a granular level of detail would result in a very short list of service. Consequently, the consolidation of (sub-) services to higher level categories of services, which are defined using a standardised terminology, would be more effective in improving the transparency and comparability of bank account fees to the benefit of EU consumers (option 1.1.1).
157. Using primarily legal terms when defining and displaying the most common services related to bank accounts would risk not being fully understood by EU consumers. To facilitate consumers' understanding, EBA proposes to use clear, simple and accessible language for the definition of common services and the standardised terminology (option 1.2.1) to most effectively achieve the above objectives.
158. Developing presentation formats to suit precise regulatory requirements might result in overly complex, rigorous and outdated formats for the presentation of fee information. Therefore, EBA has decided to develop those presentation formats (for FID and SoF) based on consumer testing conducted by external providers, to facilitate the greatest user-friendliness (option 2.1).

#### 6.1.4 Cost-Benefit Analysis<sup>17</sup>

A study conducted for the European Commission's assessment of the economic impact of various policy measures to improve the transparency and comparability of fees in the payment accounts market has concluded that the costs for payment account providers can be expected to be low, irrespective of any technical specification chosen.<sup>18</sup> Those costs are expected to be outweighed by the benefits resulting from improvements in the transparency and comparability of fees for payment account users and the broader economic benefits from a more efficient, competitive and integrated Internal Market for retail financial services in the EU, more generally. The majority (68%) of participants (more than 5 100 adults,

<sup>17</sup> For background information, see also COM: Impact assessment accompanying proposal for the Payment Accounts Directive (2013).

<sup>18</sup> COM (2013): Quantification of the economic impact of EU action to improve fee transparency, comparability and mobility in the Internal Market for personal payment accounts.

domiciled in 8 MS) in the EBA's consumer testing confirmed that the developed standardised formats (FID, SoF) would be easily understood.

## 6.2 Overview of questions for consultation

**Question 1:** Do you agree with the EBA's decision to take a broad approach to defining 'service'? Please explain your reasoning.

**Question 2:** Do you consider the services that the EBA has selected for standardised terms and definitions to be suitable to achieve the aims of the Directive? Please explain your reasoning.

**Question 3:** Do you consider the drafting decisions taken by the EBA for the standardised terms and definitions, and the resultant provisions in Recitals of the draft RTS, to be suitable for achieving the aims of the Directive of enhancing transparency and comparability? Please explain your reasoning.

**Question 4:** Do you consider the terms and definitions proposed by the EBA in the Annexes to the draft RTS, and the resultant provisions in the Recitals of the draft RTS, to be adequate for achieving the aims of the Directive of enhancing transparency and comparability? If not, please provide alternative terms and definitions and their underlying rationale.

**Question 5:** Do you consider the FID template that is being proposed in the draft ITS and its Annex to be suitable to achieve the aims of the Directive? Please explain your reasoning.

**Question 6:** Do you consider the common symbol in the FID template that is being proposed in the draft ITS and its Annex suitable to achieve the aims of the Directive? Please explain your reasoning.

**Question 7:** Do you consider the proposed instructions for the completion of the FID template contained in Articles 2 to 11 of the draft ITS, to be suitable to achieve the aims of the Directive? Please explain your reasoning.

**Question 8:** Do you consider the proposed instructions for the completion of the FID template contained in Articles 2 to 11 of the draft ITS, to be clear and easy to follow? Please explain your reasoning.

**Question 9:** Do you consider the SoF template that is being proposed in draft ITS and its Annex to be suitable to achieve the aims of the Directive? Please explain your reasoning.

**Question 10:** Do you consider the common symbol that is being proposed in the draft ITS and its Annex to be suitable to achieve the aims of the Directive? Please explain your reasoning.

**Question 11:** Do you consider the proposed instructions for payment services providers on how to complete the SoF template contained in Articles 2 to 16 of the draft ITS, to be suitable to achieve the aims of the Directive? Please explain your reasoning.

**Question 12:** Do you consider the proposed instructions for payment service providers on how to complete the SoF template, contained in Articles 2 to 16 of the draft ITS, to be clear and easy to follow? Please explain your reasoning.