



Rabobank

Business Banking fees

As per 1 January 2018

This brochure contains all the business payment costs for Rabobank. Payment costs include, for example, the business account fee, the subscription costs for a point of sale terminal, Rabo internet banking- and statement information costs. Your total payment costs will depend upon your particular banking set up for payments.

For additional information regarding the products mentioned please visit our website:

www.rabobank.nl/bedrijven/english-pages/making-and-receiving-payments

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The basis of business banking

The business account, the international bank card (WereldPas) and internet banking (RIB) form the basis of your business banking set up.

Business account	in euro
	per month/per account
Current account*	5.30
Foreign currency account*	6.00
G-account*	6.00
Rabobank Escrow Account	5.30

**No credit interest is paid on the credit balance in the current account.*

Debit card and credit card	in euro
	per month/per card
Rabo WereldPas, debit card	1.65
Replacement WereldPas	no charge
Rabo CreditCard	2.75
Rabo Filiaalpas	2.50

Benefits for starters*

For a period of 12 months:

- all products and transactions cost-free up to a maximum of €70.00 per month
- discount on liability insurance and work disability insurance from Interpolis

**The conditions can be found on www.rabobank.nl/starterbenefit*

Benefits for Associations and Civil-Law Foundations*

- all transaction costs, for the first current account, up to a maximum of € 25.00 per month will be refunded.

** The conditions can be found on www.rabobank.nl/kortingsregeling*

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Digital banking

Rabo Internetbankieren (Rabo internet banking)		in euro
Rabo Internetbankieren*	monthly	3.00
Rabo Internetbankieren Professional*	monthly	6.00
Extra user Rabo Internetbankieren Professional**	monthly	1.50
Extra Rabo Scanner	per scanner	14.95
<i>*Included 1 user, card reader and the use of the Rabo Bankieren App.</i>		
<i>**Included Online key.</i>		

Digital balance and account information		in euro
Information costs via RIB (Pro), RCM, RDC and SWIFT FileAct	per record	0.085
Balance enquiry		no charge
Download settlement records		no charge
Rabo Alerts: email notification	per alert	no charge
Rabo Alerts: SMS notification	per alert	0.15
Account statement, electronic delivery via RIB (Pro)	per statement	no charge
<i>*Information costs on the account are charged per transaction for the provision of billing information via the desired online channel. This is independent of the viewing frequency by the customer and the chosen format of the transaction. Information costs are not charged on iDeal subscriptions.</i>		

Rabo Cash Management		in euro
Rabo Cash Management module	one-off	250.00
	monthly	6.00
Per user/card	monthly	5.00

Direct delivery		in euro
Rabo Direct Connect/SWIFT FileAct		
Standard subscription RDC/SWIFT FileAct	one-off	2,500.00
	monthly	200.00
Other		
Via Equens Internet Services/Equens CPS	monthly per account	4.92
<i>*For SWIFT FIN fees please contact your account manager.</i>		

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Paper-based balance information

Balance and account information (paper-based)		in euro
Account statement, hardcopy	per statement	1.75
Monthly account statement	per statement	1.75
Copy of account statement*		4.13
Copy of annual financial statement, credit card statement		no charge

**Excluding 21% VAT. Two statement requests per annum without charge. Maximum costs € 20.65 per annum per account.*

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Eurozone payment transfers

Payment transfers in euro within all SEPA countries.

Cashless payments*		in euro
Transfer, electronic delivery**	per item	0.08
	per batch	2.00
Written transfer		2.75
Periodic payment order out (via bank)		0.08
Acceptgiro (paper-based)		2.25
Express payment, electronic delivery		5.00
Express payment, (paper-based)		15.00

*A Eurozone payment is a transfer denominated in EUR between accounts held in EU countries (including the Netherlands) + Norway, Iceland, Liechtenstein, Switzerland and Monaco and the islands Jersey, Guernsey and Isle of Man. If you transferring an amount in euros to an international account held in a different currency then the beneficiary bank will convert the euros to the currency of the receiving account. For payments to the United Kingdom different conditions apply. For more information please refer to: www.rabobank.nl/eurobetaling.

**Using Equens CPS batches are subject to a fee of € 4.00.

Payment of suppliers via direct debit		in euro
Direct debit		0.11
Cancellation of direct debit (credit)*		0.40

*We may charge you any additional costs incurred by debit banks for the processing of transaction reversals.

Payments with the Rabo WereldPas and CreditCard		in euro
Transaction in euros via payment terminal using Rabo WereldPas		no charge
Transaction in euros via payment terminal using Rabo Creditcard		no charge

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Eurozone incoming transfers

Incoming payments in euro within all SEPA countries.

Incoming transfers		in euro
Incoming payment*		0.15
Acceptgiro		0.40
Express payment (by telephone, without advice)		0.15
<i>*A Eurozone payment is a transfer denominated in EUR between accounts held in EU countries (including the Netherlands) + Norway, Iceland, Liechtenstein, Switzerland and Monaco and the islands Jersey, Guernsey and Isle of Man.</i>		

Collection incoming		in euro
Collection incoming	per item	0.11
	per batch*	2.00
Cancellation of direct debit (debit)		0.40
Granted unauthorised direct debit report (MOI)	per request	60.00
<i>*Collection incoming via Equens CPS € 4.00 per batch</i>		

Direct debit digital mandate maintenance		in euro
Digital Direct debit mandate subscription*	monthly	10.00
New, amended or withdrawn digital Direct debit mandate*		0.50
<i>*Excluding 21% VAT.</i>		

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Pin receipts*		in euro
Subscription payment terminal for pin**	monthly	3.60
Subscription payment terminal pin refund**	monthly	3.60
Pin receipts via Maestro and V PAY	per settlement	0.055
Pin refund	per settlement	0.06

**The batch receipts via Maestro and V PAY settlements are charged as Electronic transfer incoming.
**Excluding 21% VAT.*

Rabo PinBox: Hiring a payment terminal*		in euro
Rabo PinBox Compact**	monthly	26.00
Rabo PinBox Vast (wired)**	monthly	35.00
Rabo PinBox Mobiel (mobile)**	monthly	39.00

**Excluding 21% VAT.
**If the PinBox is not returned following the termination of the rental period then a charge will be incurred to cover the costs. This charge is dependent upon the type of PinBox rented: PinBox Compact € 120.00; PinBox Vast € 150.00; PinBox Mobiel € 200.00.*

Rabo PinTegoed: Buy Pin settlement bundles in advance*		in euro
100 settlements per month		3.95
250 settlements per month		9.95
500 settlements per month		19.95
1000 settlements per month		39.95
2000 settlements per month**		78.50
Additional Pin settlements		0.055

**The batch receipts via Maestro and V PAY settlements are charged as Electronic transfer incoming.
**Not available for Rabo PinBox.*

Rabo SmartPin: Pin receipts via your Smartphone*		in euro
Subscription** (incl. 1 card reader)	monthly	11.00
Rabo SmartPin settlement (Maestro/V PAY)	per settlement	0.15
Extra card reader	monthly per unit	10.00
Guarantee card reader	per unit	50.00

**The batch receipts via Maestro and V PAY settlements are charged as Electronic transfer incoming.
**Excluding 21% VAT.*

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Online payment products

Rabo Omnikassa: iDEAL and other payment methods in one online checkout		in euro
Subscription*		
Included 50 checkout settlements per month		10.00
Payment method		
Per settlement or as percentage of the settlement amount**		
iDEAL		0.25
MasterCard		2.25%
Visa		2.25%
V PAY		1.50%
Bancontact		1.50%
Chargeback by webshop	(excluding checkout settlement)	no charge
Chargeback by consumer		25.00
Checkout settlement*		
Per settlement		
0 – 50***		0.00
51 - 500		0.25
501 - 1000		0.15
>1000		0.10
<i>*Excluding 21% VAT.</i>		
<i>**The batch receipts via Maestro, V PAY and Rabo OmniKassa settlements are charged as Electronic transfer incoming.</i>		
<i>**Including with subscription.</i>		

Rabo iDEAL Professional: iDEAL for your current online checkout		in euro
Subscription*	one-off	100.00
	monthly	20.00
Incoming payment	per settlement	0.25
<i>* Excluding 21% VAT.</i>		

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Rabo OmniKassa 2.0

Access to the Rabo OmniKassa Dashboard is free of charge when you arrange your online payments via Rabo OnlineKassa or a pin product of Rabobank.

General	in euro
Rabo Dashboard	no charge
Daily Turnover incoming payment*	0.25
<i>*1 payment for any payment method in Rabo OmniKassa.</i>	

Rabo OnlineKassa	in euro
Subscription* (incl. 3 webshops)	monthly 10.00
Extra shops*	monthly 3.60
Checkout costs	no charge
Payment method (per settlement or as a percentage of the settlement amount*)	
iDEAL	0.25
MasterCard	2.25%
Visa	2.25%
Maestro/V PAY	1.50%
Bancontact	1.50%
PayPal**	0.15 (+ PayPal rate)
Refund by webshop	0.25
Charge-back by consumer	25.00
<i>*Excluding 21% VAT.</i>	
<i>**PayPal charges an additional rate on top of the transaction.</i>	

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Rabo OmniKassa 2.0

Pin receipts*		in euro
Subscription payment terminal for pin**	monthly	3.60
Subscription payment terminal pin refund**	monthly	3.60
Pin receipts via Maestro and V PAY	per settlement	0.055
Pin refund	per settlement	0.06

*Successful Maestro and VPAY transactions are part of Rabo OmniKassa Daily Turnover incoming payment.
**Excluding 21% VAT.

Rabo PinBox: Hiring a payment terminal*		in euro
Rabo PinBox Compact**	monthly	26,00
Rabo PinBox Vast (wired)**	monthly	35,00
Rabo PinBox Mobiel (mobile)**	monthly	39,00

*Excluding 21% VAT.
**If the PinBox is not returned following the termination of the rental period then a charge will be incurred to cover the costs. This charge is dependent upon the type of PinBox rented: PinBox Compact € 120.00; PinBox Vast € 150.00; PinBox Mobiel € 200.00.

Rabo PinTegoed: Buy Pin settlement bundles in advance*		in euro
100 settlements per month		3.95
250 settlements per month		9.95
500 settlements per month		19.95
1000 settlements per month		39.95
2000 settlements per month		78.50
5000 settlements per month		190.00
Additional Pin settlements		0.055

*Successful Maestro and VPAY transactions are part of Rabo OmniKassa Daily Turnover incoming payment.

Rabo SmartPin: Pin receipts via your Smartphone*		in euro
Subscription ** (incl. 1 card reader)	monthly	11.00
Rabo SmartPin settlement (Maestro/V PAY)	per settlement	0.15
Extra card reader	monthly per unit	10.00

*Successful Maestro and VPAY transactions are part of Rabo OmniKassa Daily Turnover incoming payment.
**Excluding 21% VAT.

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Cash withdrawals

Cash withdrawals or cash deposits on your business account.

Cash withdrawals		in euro
Notes		
ATM withdrawal (banknotes) with Rabo WereldPas*		0.25
ATM withdrawal (banknotes) with Rabo Creditcard*		4.50
ATM withdrawal of foreign currency with Rabo WereldPas*		2.25 + 1,1% exchange rate mark-up
ATM withdrawal of foreign currency with Rabo Creditcard*		4.50 + 2,0% exchange rate mark-up
BankNotes order via Rabo Internetbankieren (pro)	per order	4.50
BankNotes order via your bank office	per order	8.50
Coins		
Coins order via RIB (Pro) / Rabo TransAct	per roll	0.30
Coins order via coin machine	per roll	0.30
Coins order via your bank office	per withdrawal	7.50
	per roll	0.30
Coins delivered via secured transport	per roll	0.25

**A foreign bank may charge for withdrawing cash from ATMs outside the Netherlands.*

Cash deposits (euro)		in euro
Cash deposits with seal bags		
Via seal bag machine pre-notified via internet*		3.50
Via seal bag machine without pre-notification via internet*		8.00
Fee per banknote via seal bag machine		0.04
<i>* To qualify a cash deposit as quality (sorted) deposit, the deposit must contain one seal bag and one correctly filled out Rabobank specification form inside the seal bag. The cash must be machine-countable. Deposits that do not qualify as a quality deposit are subject to a surcharge of € 0.03 per note.</i>		
Via cash deposit system inside the bank branch (coins and notes)		
Fee per deposit		3.75
Additional per banknote		0.055
Additional per 100 coins		0.60
Third-party deposit		9.00
Via security transport		
Quality deposit of banknote	per deposit	4.00
	per note	0.035
Coin deposit in seal bag*	per deposit	8.00
	per 100 coins	0.35
<i>* When using a coin container, a fee of € 9.20 per deposit applies.</i>		
Order new seal bags/Deposit forms		no charge
Counting discrepancies		4.50
Settlement Rabo KassaKluis Service		1.00

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Payment transfers and incoming payments from outside the Eurozone

Payments outside the SEPA countries or in foreign currency

Outgoing worldwide payments		in euro
Worldwide payment SHA		10.00
Worldwide payment OUR		10.00 + surcharge OUR
Worldwide payment BEN (all costs carried by beneficiary)		no charge
Surcharges		
Manual		5.00
Priority order		no charge
Other instructions		10.00
Supplement BIC		10.00
OUR: 0.1% of the amount	minimum	5.00
	maximum	25.00

Incoming worldwide payments		in euro
Worldwide payment (options SHA and BEN)		10.00
Worldwide payment OUR		no charge
Surcharges		
Priority order		no charge
Cheque receipts		
Cheque crediting 'under usual reserve'		37.50
Cheque crediting 'after collection'*		70.00
Unpaid notification 'under usual reserve'		37.50
Unpaid notification 'after collection'		70.00
Stop payment		50.00

**Indicated tariff exclude foreign bank charges.*

Payments with the Rabo WereldPas and CreditCard		in euro
Transaction in foreign currency via payment terminal using Rabo WereldPas		1.1% exchange rate mark-up
Transaction in foreign currency via payment terminal using Rabo Creditcard		2.0% exchange rate mark-up

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International

ICM Partnerbanking*		in euro
Account opening Partnerbank	one-off per account	150.00
Account maintenance Partnerbank	monthly per account	10.00
Account maintenance Partnerbank with lockbox	monthly per account	150.00
<i>Available for companies who bank with Rabobank and use RCM to manage accounts held with a Partnerbank</i>		
Payment initiation Partnerbank	per order	0.50
ICM transaction**	per transaction	5.00
<i>Available for companies who use an e-banking solution issued by a third party-bank to manage Rabobank accounts</i>		
ICM transaction**	per transaction	5.00
Send MT940(s) subscription***	monthly per account	20.00
Send MT942(s) subscription***	monthly per account	30.00
Sent MT942(s) message	per message	1.00
<i>*Indicated tariffs exclude partner bank charges.</i>		
<i>**Relates to credit- and debit entries and settlements Overlay Banking (former product name).</i>		
<i>***Max 1,000 transactions per month. In case of larger volumes, a tailor-made fee applies.</i>		

Cash Pooling		in euro
Target Balancing		
Set-up cashpool structure	one-off	250.00
Target Balancing Domestic	monthly* per account	10.00
Target Balancing Rabo Network	monthly* per account	20.00
Target Balancing Multi Bank**	monthly* per account	40.00
Intercompany Loan Administration	monthly per structure/currency	10.00
Zero Balancing		
Set-up cashpool structure	one-off	250.00
Zero Balancing with Balance set-off:	monthly* per account	10.00
• c/w Target Balancing Domestic	monthly* per account	+10.00
• c/w Balance set-off	monthly per account	+20.00
Intercompany Loan Administration	monthly per structure/currency	10.00
Balance- and interest compensation		
Subscription Balance- and interest compensation	monthly per account	50.00
Subscription Balance compensation	monthly per account	20.00
<i>*With the exception of the master account.</i>		
<i>**Indicated tariffs exclude third party-bank charges.</i>		

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Documentary Payments

Documentary Collection Import	in euro
Issuance:	
- Via Rabo Trade Access	85.00
- By written order of instruction on paper	110.00
Amendments:	
- Via Rabo Trade Access/by written order of instruction on paper	60.00
Options	
Partial Payment	25.00
Guarantee on a bill of exchange*	50.00
Protest of a bill of exchange	100.00
Postal, courier and/or communication charges	30.00
Release of goods	80.00
Courier	costprice
Urgency surcharge	100.00
Support and advise	per hour 120.00
All other actions	25.00
<i>*Guarantee commission also applies to an avalised bill of exchange of an import collection.</i>	

Documentary Collection Export	in euro
Issuance:	
- Via Rabo Trade Access	85.00
- By written order of instruction of paper	110.00
Amendments:	
- Via Rabo Trade Access/by written order of instruction on paper	60.00
Options	
Direct Collection	65.00
Discounting of a bill of exchange*	150.00
Postal, courier and/or communication charges	30.00
Courier	costprice
Urgency Surcharge	100.00
Support and advise	per hour 120.00
All other actions	25.00
<i>*In case of discounting bill of exchange, a commission is applicable, of which you will be informed beforehand.</i>	

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Letter of Credit Import		in euro
Issuance:		
- Via Rabo Trade Access		85.00
- By written order of instruction on paper		110.00
Wijzigen:		
- Via Rabo Trade Access/by written order of instruction on paper		60.00
Opties		
Examination of documents (per set of documents)		100.00 + 0.15% of the amount of the documents
Postal, courier and/or communication costs		30.00
Release of goods		80.00
Courier		costprice
Urgency surcharge		100.00
Support and advice	per hour	120.00
All other actions		25.00
L/C Transfer (per Letter of Credit excl. examination of documents)	min. € 250	100.00 + 0.15% of the amount of the documents
Commissions*		
- Letter of Credit commission*	min € 100	1.4%

*Commissions are calculated on a daily basis using a percentage of the amount of the Letter of Credit.

Letter of Credit Export		in euro
Collect:		
- Via Rabo Trade Access		85.00
- By written order of instruction of paper		110.00
Amendments:		
- Via Rabo Trade Access/by written order of instruction on paper		60.00
Options		
Examination of documents (per set of documents)		100.00 + 0.15% of the amount of the documents
Discounting bills of exchange*		150.00
Postal, courier and/or communication costs		30.00
Courier		costprice
Urgency surcharge		100.00
Support and advise	per hour	120.00
Pre-checking of documents**		125.00
All other actions		25.00
L/C Transfer (per Letter of Credit excl. examination of documents)	min. € 250	100.00 + 0.15% of the amount of the documents
Commissions***		
- Conformation commission	from	250.00

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- Acceptance/deferred payment commission	from	250.00
*In case of discounting of a bill of exchange, a commission is applicable, of which you will be informed beforehand.		
**Excluding 21% VAT.		
***Commissions are calculated on a daily basis using a percentage of the document's amount. The commission depends on the settlement amount on the credit and country risks. When multiple commissions are applicable, the minimum amount of €250.00 applies only once.		

Outgoing Bank Guarantees and Stand-by Letters of Credit		in euro's
Issuance & amendments		
- New bank guarantee Standard*		75.00
- New bank guarantee Tailor-made		150.00
- Bank guarantee amendments		75.00
Bank guarantee commissions**:		
- Bank guarantee Standard against limit restriction		1.5%
- Bank guarantee Standard against cash collateral		1.0%
- Other bank guarantees	from	100.00
Options		
Claim handling***		150.00
Postal, courier and/or communication costs		30,00
Courier		costprice
Urgency surcharge		100.00
Support and advise	per hour	120.00
All other actions		25.00
*Standard texts for international bank guarantees can be found on rabobank.nl .		
**Fixed percentage of the guarantee amount, unless otherwise agreed. Commissions are calculated on daily basis using a percentage of the document's amount.		
***For any extra work, the support fee will apply additionally. These costs are excluding external costs, which will be calculated by costprice.		

Incoming Bank Guarantees		in euro
Receive, amendments & takeover		
Advising fee		50.00
Bank guarantee by takeover credit and country risks		150.00
Amendments		75.00
Commission takeover*	from	100.00
Options		
Postal, courier and/or communication costs		30.00
Courier		costprice
Urgency surcharge		100.00
Support & advise	per hour	120.00
Claim Handling**		150.00
All other actions		25.00
*The commission depends on the settlement amount and the credit and country risks.		
**For any extra work, the support fee will apply additionally. These costs are excluding external costs, which will be calculated by costprice.		

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Bank Declarations*	in euro
Bank Declaration*	
Issuance	75.00
Standard Bank Declaration**	
Mandatory sections (questions 1 upto and incl. 3)	60.00
Mandatory and optional sections (questions 1 upto and incl. 8)	75.00
<p><i>*Excluding 21% VAT.</i></p> <p><i>**In case an (existing or future) business relation requires information regarding your banking relationship with Rabobank (for example in connection with the tendering of work or project) you can make use of the bank declaration.</i></p> <p><i>***If an accountant is compiling your annual report then they will require an overview of all your banking products. This overview can include current-, savings- or investment accounts that you hold with Rabobank but also loan facilities and lodged assets/collateral. In this case you require a standard bank declaration. Each standard bank declaration comprises the same sections. These are defined in cooperation with the NIVRA (Dutch professional accountants association). The content of these sections is for each company comprised individually.</i></p>	

Foreign Exchange Settlements*	in euro				
Cash foreign exchange settlement**	<table border="0"> <tr> <td>online</td> <td>no charge</td> </tr> <tr> <td>by telephone</td> <td>25.00</td> </tr> </table>	online	no charge	by telephone	25.00
online	no charge				
by telephone	25.00				
Forward exchange settlement	<table border="0"> <tr> <td>online</td> <td>no charge</td> </tr> <tr> <td>by telephone</td> <td>150.00</td> </tr> </table>	online	no charge	by telephone	150.00
online	no charge				
by telephone	150.00				
Valuta swap settlement	<table border="0"> <tr> <td>online</td> <td>no charge</td> </tr> <tr> <td>by telephone</td> <td>250.00</td> </tr> </table>	online	no charge	by telephone	250.00
online	no charge				
by telephone	250.00				
<p><i>*Besides a settlement fee, a margin on the exchange rate will apply.</i></p> <p><i>**Spot transaction also includes 'Today' and 'Tomorrow' foreign currency transactions.</i></p>					