

MFSA

MALTA FINANCIAL SERVICES AUTHORITY

CONSULTATION DOCUMENT

LIST OF THE MOST REPRESENTATIVE SERVICES LINKED TO A PAYMENT ACCOUNT

[MFSA REF: 13/2018]

19 October 2018

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Note: The documents circulated by the MFSA for the purpose of consultation are in draft form and consist of proposals. Accordingly, these proposals are not binding and are subject to changes and revisions following representations received from Licence Holders and other involved parties. It is important that persons involved in the consultation bear these considerations in mind.

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CONSULTATION

LIST OF THE MOST REPRESENTATIVE SERVICES LINKED TO A PAYMENT ACCOUNT

Background

Legal Notice 324 of 2018 implemented the Payment Accounts Directive (**'PAD'**), introducing standardised disclosure requirements to ensure higher transparency and comparability of the fees charged by payment services providers with respect to their payment accounts.

In terms of this Legal Notice, information on the fees related with payment accounts must be in line with the standardised terminology for the most representative services in Malta. These are the services most used by consumers and therefore, in relation to which consumers pay most fees.

In terms of Regulation 3 from the above-mentioned Legal Notice, the Malta Financial Services Authority (**'the MFSA'** or **'the Authority'**) is established as the competent authority responsible for the establishment of the list of the most representative services linked to a payment account and that are subject to a fee. This list is based on the national provisional list provided to the European Bank Authority (**'EBA'**) and integrates also the terminology established by the European Commission under the [Commission Delegated regulation \(EU\) 2018/32 of 28 September 2017](#).

In 2015, the MFSA had submitted a provisional list of the most representative services linked to a payment account in Malta (hereinafter referred to as "the provisional list") to EBA as part of an exercise which EBA had carried out with a view to establish common terminology in this regard. In terms of the PAD, the MFSA is required to publish the list of the most representative services in Malta using EU standardised terminology. This means that the list submitted to EBA in 2015 referred to above had to be revisited to ensure that it features the relevant EU standardised terms and definitions.

In the light of the above, MFSA is hereby issuing for consultation the final list of the most representative services linked to payment account in Malta and the respective terminology containing 17 services. Please refer to Annex 1 of this document for further details.

Please note that instructions on documents to be provided to the consumer using the referred terminology, as well as information on the same (section "Documents that should include the standardised terminology") and the respective templates (Annexes II and III) reflect the requirements and templates defined by the European Union (**'EU'**).

Integration of the EU standardised terminology

In drafting the final list of the most representative services in Malta, the MFSA had to integrate standard EU terminology into the provisional list which it had already submitted to EBA in 2015 as indicated above. In carrying out this exercise, the MFSA adopted the following approaches as necessary:

- Direct replacement the terminology used in the provisional list: This approach was used in those cases where the Maltese provisional list contained services which have been standardised at EU level. For these services, the term and the definition that will appear in the final list are the ones adopted at an EU level;

Merged terminology: This approach was used when it was not possible to make a direct replacement of the term contained in the provisional list. This was due to the fact that EBA only standardised the terminology for core services in order to provide standardised terminology for the widest range of services, in line with the PAD's objective to improve comparability;

- Amendments for consistency: the "provisional list" contained several services which were not standardised at EU level. The majority of these services will be retained on the final linked services list. Amendments in this context were largely grammatical such that the relevant references are now in line with the tense and person used in the EU standardised terminology.

In addition to the above please note that whilst the "provisional list" used to include information on how the fees are being charged, the EU standardised terminology does not include such information. This information is still required to be included in the PSPs' tariff of charges, the fee information document, the statement of fees or any other document to be provided to the consumer.

List of the most representative services linked to a bank account

List of the most representative services linked to a payment account (English version)

	Term	Definition
1	Maintaining the account	The account provider operates the account for use by the customer.
2	Subscribing and renewing internet, mobile and telephone banking	The account provider provides the customer with access for banking services using the internet, mobile or telephone.
3	Requesting statements	The customer requests bank statements, in paper or on other durable medium, over and above those which the payment service provider is required to send by law.
4	Cash withdrawal or deposit, in or from a non-euro account	The customer requests to deposit or withdraw cash in or from an account denominated in a non-euro currency (such as sterling or dollar).
5	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.
6	Providing and renewing a debit card	The account provider provides a payment card linked to the customer's account, enabling the latter to withdraw and pay, locally, abroad, and even online. The amount of each transaction made using the card is taken directly and in full from the customer's account.
7	Providing and renewing 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.
8	Making payments in foreign currencies using an International Debit or Credit Card	The account provider enables the customer to make payments using the debit or credit card to pay in a currency which is not the euro.
9	Replacing a card	The customer requests a replacement of a card that was lost, stolen or damaged.
10	Cash withdrawal by means of an ATM.	The customer takes cash out of the customer's account using an ATM.
11	Depositing and encashing a cheque	The customer presents a cheque, whether local or international, for deposit or encashment.

12	Stopping a cheque	The customer asks the account provider to stop the encashment of a cheque issued by that customer.
13	Sending money in euros to other account in the Single Euro Payment Area	The account provider transfers money, in Euros, on the instruction of the customer, from the customer's account to another account in a SEPA country.
14	Sending money in other currencies to any other account	The account provider transfers money, in non-euro currencies, on the instruction of the customer, from the customer's account to another account.
15	Receiving money – Euro	The customer receives money in euros from euro account.
16	Receiving money - non-Euro currencies	The customer receives money in non-euro currencies from non-euro account.
17	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.

List of the most representative services linked to a payment account (Maltese version)

	Fraži	Definizzjoni
1	Iżżomm il-kont	Il-fornitur tal-kont jopera l-kont għall-użu mill-konsumatur.
2	Applikazzjoni u tiġdid għal servizzi bankarji permezz tal-Internet, il-mowbajl jew it-telefown	Aċċess għas-servizzi bankarji permezz tal-internet, il-mowbajl jew it-telefown tiegħek.
3	Talba għall-rendikonti bankarji	Talba għal rendikonti bankarji pprintjati jew fuq mezz durabbli iehor oltre minn dawk li l-bank huwa obbligat jibgħat skont il-liġi.
4	Ġbid ta' flus minn jew depożitu għo kont denominat f'munita li mhix l-ewro	Talba sabiex konsumatur jiddepozita għewwa jew jigbed flus kontant minn kont denominat f'munita li mhix l-ewro (ez. Kont denominat fl-Isterlina jew fid-Dollaru).
5	Ordnijiet permanenti	Il-fornitur tal-kont jagħmel trasferimenti regolari, wara struzzjoni mill-konsumatur, ta' ammont fiss ta' flus mill-kont tal-konsumatur għal kont iehor.

6	Il-forniment jew tiġdid ta' karta ta' debitu	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-konsumatur li biha jkun jista' jiġboded flus u jagħmel pagamenti lokalment, barra minn Malta u saħansitra online. L-ammont ta' kull tranżazzjoni bl-użu tal-karta jittiehed direttament u b'mod sħiħ mill-kont tal-konsumatur.
7	Il-forniment u tiġdid ta' karta ta' kreditu	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-pagamenti tal-klijent. L-ammont totali tat-tranżazzjonijiet permezz tal-karta matul perjodu maqbul jittiehed 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.
8	Pagamenti f'munita barranija b'użu tal-Kard tad-Debitu Internazzjonali jew Kard tal-Kreditu.	Meta il-fornitur tal-kont jhalli l-konsumatur jagħmel pagamenti permezz tal-Kard tad-Debitu jew Karta tal-Kreditu biex iħallas f' munita li mhix l-ewro.
9	Bdil tal-karta tad-Debitu Internazzjonali jew Karta tal-Kreditu	Bdil tal-karta jew ħruġ ta' karta ġdida f'każ li tintilef, tinsteraq jew titħassar.
10	Ġbid ta' flus permezz ta' ATM	Il-konsumatur jieħu l-flus mill-kont tal-konsumatur permezz ta' ATM.
11	Depożitu u tisirif ta' ċekk	Meta tippreżenta ċekk, kemm lokali kif ukoll internazzjonali, biex jiġi depożitat jew imsarraff.
12	Twaqqif ta' ċekk	Meta l-konsumatur jitlob lill-fornitur tal-kont sabiex iwaqqaf ċekk li jkun hareġ il-konsumatur, milli jissarraff.
13	Tibgħat ewro f'kont ieħor fiż-Żona Unika ta' Pagamenti bl-Ewro (SEPA)	Trasferiment ta' ewro bejn bank u ieħor fiż-Żona Unika ta' Pagamenti bl-ewro (SEPA) , fuq struzzjonijiet tal-konsumatur.
14	Tibgħat flus fi kwalunkwe munita oħra ħlief l-ewro lil kwalunkwe bank ieħor	Meta l-fornitur tal-kont jibgħat flus fi kwalunkwe munita oħra ħlief l-ewro, fuq struzzjonijiet tal-konsumatur mill-kont ta' dak il-konsumatur għal kont ieħor.
15	Tirċievi ewro f'kont bankarju fl-ewro	Meta l-konsumatur jirċievi pagament f'ewro minn kont ieħor denominat fl-ewro.
16	Tirċievi flus ġo kont bankarju (mhux denominat fl-ewro) f'Malta f'munita li mhix l-ewro	Meta konsumatur jirċievi pagamenti f'munita li mhix l-ewro direttament fil-kont tiegħu li ma jkunx denominat fl-ewro.
17	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.

Documents that should include the standardised terminology

The Payment Accounts Regulations require PSPs to:

- Make available to the consumers a clear, non-technical and unambiguous glossary with at least the terms defined in the list of the most representative services and the respective definitions;

Use the terms above defined and quote the corresponding fee for that service in a Fee Information Document, using the template provided by the EU under the [Commission implementing regulation \(EU\) 2018/34 of 28 September 2017](#) (see [Annex II](#)).

In addition to the above, instructions on how to populate the document are given in the above mentioned Commission implementing regulation. Please note also that, in Malta, PSPs shall delete the table of the comprehensive cost indicator from the document once it is not required by national provisions (please refer to Article 11 of the implementing regulation).

The fee information document (**'FID'**) and the glossary shall be made available to consumers, upon request, at any time by payment service providers. These documents shall be provided in an easily accessible manner, including to non-customers, in electronic form on the payment services provider's websites (where available) and in the premises of payment service providers in a place accessible to consumers. They shall also be provided on paper or another durable medium, free of charge, upon request by a consumer.

Where a payment service provider does not offer a service appearing in the list of the most representative services linked to a payment account, it should indicate this by, for example, marking the service as 'not offered' or 'not applicable'.

- Use the above mentioned standardised terms, where applicable, in an annual statement of fees (**'SoF'**), as defined under the [Commission implementing regulation \(EU\) 2018/33 of 28 September 2017](#) (see [Annex III](#)). As per the requirements of the FID, PSPs shall use the template provided by the EU for the SoF. Please note that also in this document the table of the comprehensive cost indicator shall be deleted as per Article 9(4) of the before mentioned implementing regulation.

PSPs shall provide the consumer, at least annually and free of charge, a statement of all fees incurred, as well as, where applicable, information regarding the overdraft interest rate applied to the payment account and the total amount of interest charged relating to the overdraft during the relevant period and the credit interest rate applied to the payment account together with the total amount of interest earned during the relevant period, where applicable, for services linked to a payment account.

The communication channel used to provide the statement of fees shall be agreed with the consumer. The statement of fees shall be provided on paper upon the request of the consumer.

- Use the standardised terms in any contractual, commercial and marketing information to consumers.

What are you required to do next?

The consultation is open to the public from 19 October 2018 until the 29 October 2018. Interested parties are requested to submit their comments and feedback by email on finpro@mfsa.com.mt or alternatively by conventional post and addressed to: **The Director – Conduct Supervisory Unit, Malta Financial Services Authority, Notabile Road, Attard**, by not later than **29 October 2018**.

Any queries should be addressed to:

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Annex I – How the EU standardised terminology has been integrated into the Maltese List

Provisional list submitted to the EBA by the MFSA, 15 September 2015		EU Standardised terminology, 2018		How was the term integrated in the Maltese final linked services list?	MALTA final linked services list	
Term	Definition	Term	Definition	Action taken	Term	Definition
Opening/maintenance of payment account	Minimum balance fee whereby a fee is charged if a minimum balance is not kept in the account. Fees are also applied in case of overrunning.	Maintaining the account	The account provider operates the account for use by the customer.	Directly replace the terminology	Maintaining the account	The account provider operates the account for use by the customer.
Subscription and renewal of internet, mobile and telephone banking	Access for banking services using the internet, mobile or your telephone. Annual fee usually attached to the security feature used such as the key code generator or for additional services such as SMS alerts.	N/A	N/A	Amendments for consistency	Subscribing and renewing internet, mobile and telephone banking	The account provider provides the customer with access for banking services using the internet, mobile or telephone.
Request for printed copies of old bank statements	Request for printed bank statements (which may go back years) over and above those which the bank is required to send by law. A fee per page requested, depending on the length of the statement.	N/A	N/A	Amendments for consistency	Requesting statements	The customer requests bank statements, in paper or on other durable medium, over and above those which the payment service provider is required to send by law.
Cash transactions in or from a non-euro bank account	Request to deposit or withdraw cash in or from an account denominated in a non-euro currency (such as sterling or dollar).	Cash withdrawal	The customer takes cash out of the customer's account.	Merged terminology	Cash withdrawal or deposit in or from a non-euro account	The customer requests to deposit or withdraw cash in or from an account denominated in a non-euro currency (such as sterling or dollar).

Provisional list submitted to the EBA by the MFSA, 15 September 2015		EU Standardised terminology, 2018		How was the term integrated in the Maltese final linked services list?	MALTA final linked services list	
Term	Definition	Term	Definition	Action taken	Term	Definition
Standing orders	Payment by means of a standing order. Fee varies depending on amount being paid and ultimate purpose.	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.	Directly replace the terminology	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.
Issue and renewal of a local debit card	A debit card which is not linked to an international network and can generally be used in Malta only. May be used in local ATMs, in local retail outlets and on the internet, where accepted. Money is debited from a savings or current account. A card issue fee may be charged but cards are mostly issued for free with a payment account	N/A	N/A	Removed from the list This type of cards is expected to cease to exist, being replaced by international debit cards. Considering this we suggest excluding it from the final list.	-	-
Issue and renewal of an international debit card	A debit card which enables you to withdraw money and pay, both locally and abroad, even online. Generally a flat fee may be charged on a monthly or annual basis. Card may also be offered for free.	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.	Merged terminology	Providing and renewing a debit card	The account provider provides a payment card linked to the customer's account, enabling the latter to withdraw and pay, locally, abroad, and even online. The amount of each transaction made using the card is taken directly and in full from the customer's account.

Provisional list submitted to the EBA by the MFSA, 15 September 2015		EU Standardised terminology, 2018		How was the term integrated in the Maltese final linked services list?	MALTA final linked services list	
Term	Definition	Term	Definition	Action taken	Term	Definition
Issue and renewal of a credit card	A card which allows you to draw from a pre-agreed credit limit in order to withdraw cash and pay, both locally and abroad, even online A flat fee, which varies depending on the type of card, is usually charged on a monthly or yearly basis	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.	Merged terminology	Providing and renewing 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.
Payments in foreign currency when using an International Debit or Credit Card	When using your card to pay in a currency which is not the euro. The tariff applies even when paying online Flat fee + percentage on amount withdrawn (minimum fees may apply)	N/A	N/A	Amendments for consistency	Making payments in foreign currencies using an International Debit or Credit Card	The account provider enables the customer to make payments using the debit or credit card to pay in a currency which is not the euro.
Issuing of replacement card	Reissuing of card if lost, stolen or damaged Fee varies depending on whether the card is collected or delivered.	N/A	N/A	Amendments for consistency	Replacing a card	The customer requests a replacement of a card that was lost, stolen or damaged.

Provisional list submitted to the EBA by the MFSA, 15 September 2015		EU Standardised terminology, 2018		How was the term integrated in the Maltese final linked services list?	MALTA final linked services list	
Term	Definition	Term	Definition	Action taken	Term	Definition
ATM withdrawals	Cash withdrawal from ATMs using international debit and credit cards. No fee applies if the ATM belongs to the bank which issued the card. Fees apply for all other ATM networks.	Cash withdrawal	The customer takes cash out of the customer's account.	Amendments for consistency	Cash withdrawal by means of an ATM	The customer takes cash out of the customer's account using an ATM.
Issuing of local bank draft	Requesting a bank to issue a draft (cheque) to pay locally. Flat fee.	N/A	N/A	Removed from the list. According with the information verified in the tariffs of charges, this fee is not relevant anymore. For that reason we suggest the exclusion of the same from the final list.	-	-
Issuing of an international bank draft	Requesting a bank to issue a draft (cheque) to pay outside Malta or issue draft in foreign currency. Minimum fee plus an additional percentage based on the amount.	N/A	N/A	Removed from the list. According with the information verified in the tariffs of charges, this fee is not relevant anymore. For that reason we suggest the exclusion of the same from the final list.	-	-

Provisional list submitted to the EBA by the MFSA, 15 September 2015		EU Standardised terminology, 2018		How was the term integrated in the Maltese final linked services list?	MALTA final linked services list	
Term	Definition	Term	Definition	Action taken	Term	Definition
Deposit and encashment of a cheque	Presenting a cheque, whether local or international, for deposit or encashment. Fee varies between local and international cheques. It is usually free when the cheque is local. For international cheques, the fee may either be flat, or a minimum plus a percentage on the amount.	N/A	N/A	Amendments for consistency	Depositing and encashing a cheque	The customer presents a cheque, whether local or international, for deposit or encashment.
Stop cheque	Stopping your bank from encashing a cheque you had issued. Flat fee.	N/A	N/A	Amendments for consistency	Stopping a cheque	The customer asks the account provider to stop the encashment of a cheque issued by that customer.
Sending euros to any other account in the Eurozone	Transfer of funds in euro A flat fee would usually apply depending on the amount transferred. Generally, higher flat fees apply when payments exceed €1000.	Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.	Merged terminology	Sending money in euros to other account in the Single Euro Payment Area	The account provider transfers money, in Euros, on the instruction of the customer, from the customer's account to another account in a SEPA country.
Sending non-euro to any other bank	Transfer of funds in any currency (excluding euro) to any other bank. Fee varies depending on amount being transferred. Currency conversion charges may also apply.	Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.	Merged terminology	Sending money in other currencies to any other account	The account provider transfers money, in non-euro currencies, on the instruction of the customer, from the customer's account to another account.

Provisional list submitted to the EBA by the MFSA, 15 September 2015		EU Standardised terminology, 2018		How was the term integrated in the Maltese final linked services list?	MALTA final linked services list	
Term	Definition	Term	Definition	Action taken	Term	Definition
Receiving euro in a euro account	A payment in euro is made into a bank account in Malta from a bank located outside Malta. Fee varies depending on amount received.	N/A	N/A	Amendments for consistency	Receiving money (Euro)	The customer receives money in euros from euro account.
Receiving non-euro in a non-euro account	A payment (any currency except the euro) is made into a non-euro bank account in Malta from a bank located outside Malta. Fee varies depending on amount received. Currency conversion charges may also apply.	N/A	N/A	Amendments for consistency	Receiving money (non-Euro currencies)	The customer receives money in non-euro currencies from non-euro account.
Overdraft	Temporary credit facility given by a bank on a request of a client. Processing and renewal fees apply, along with debit interest on the balance.	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.	Directly replace the terminology	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.

Provisional list submitted to the EBA by the MFSA, 15 September 2015		EU Standardised terminology, 2018		How was the term integrated in the Maltese final linked services list?	MALTA final linked services list	
Term	Definition	Term	Definition	Action taken	Term	Definition
N/A	N/A	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.	We can opt to include it or not, as per our analysis of the institutions' tariff of charges it is not common to charge fees for this service (it was only found in one tariff of charges). As it was not in our initial list I suggest not to include it.	-	-

Annex II –Fee Information Document Template



Fee Information Document

Name of the account provider:

Account name:

Date:

- 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.

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

	[•]
Cards and cash	
	[•]
Overdrafts and related services	
	[•]
Other services	
	[•]

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

Information on additional services	
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)	
Service	Fee
[brand name]	[•]

Comprehensive cost indicator	[•]
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Annex III –Statement of Fees template



Statement of Fees



[Name of the account provider]

[Contact details of the account provider]

[Client name]

[Contact details]

Account	
Account identification	
Period	From to
Date	

- 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

Total fees paid (total package of services fees and total fees paid)	[•]
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Total interest paid	[•]
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Total interest earned	[•]
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Comprehensive cost indicator	[•]
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Detailed statement of fees paid on the account

Service		Fee		
Service	Number of times the service was used	Unit fee	Number of times the fee was charged	Total
General account services				
[•] Includes a package of services consisting of: Services beyond these quantities have been charged separately				[•]
Payments (excluding cards)				
				[•]
Cards and cash				
				[•]
Overdrafts and related services				
				[•]
Other services				
				[•]
Total fees paid				[•]

Detail of the fees included in the package of services

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

Detail of interest paid on the account

	Interest rate	Interest
		[•]
Total interest paid		[•]

Detail of interest earned on the account

	Interest rate	Interest
'Account name'		[•]
Total interest earned		[•]

Additional information

[•]