As you live outside the Netherlands, a surcharge will apply on top of the fees for your current account. We are adding this surcharge because the bank has to comply with increasingly strict international laws and regulations. We are passing on a part of the associated costs via this surcharge. This surcharge will be debited at the same time as the fees for your payment products.

The countries have been divided into three categories, with a different surcharge applied for each category.

▶ **Category 1**: For all the countries pertaining to the European Economic Area (EEA), Åland, French Guyana, Guadeloupe, Martinique, Mayotte and Réunion, we will apply a monthly surcharge of €2.00 per account on top of the fees for your current account or payment package.

▶ **Category 2**: For the countries Andorra, Australia, Canada, Chile, Georgia, Grenada, Israel, Japan, Micronesia, Monaco, Montenegro, New Zealand, North Macedonia, San Marino, Saint Vincent and the Grenadines, Singapore, Taiwan, Uruguay, United Kingdom, United States, South Korea and Switzerland, we will apply a monthly surcharge of €8.00 per account on top of the fees for your current account or payment package.

▶ **Category 3**: For all other countries, we will apply a monthly surcharge of €15.00 per account on top of the fees for your current account or payment package.