

Fees related to the use of your debit and credit cards

Paying and withdrawing money within and outside the euro area

How much does it cost to use your payment cards? Which card should you use and when?
Use the examples below to compare the costs of using your different cards.

Debit card

	Within the euro area	Outside the euro area
Pay online or in shops	Free	1.21% of the amount (minimum: €0.60) + currency conversion fee: 1.9%
Withdraw cash	Free	€5 + currency conversion fee: 1.9%
	Examples	
€50	In shops or online: free Cash withdrawal: free	In shops or online: €1.56 Cash withdrawal: €5.95
€100	In shops or online: free Cash withdrawal: free	In shops or online: €3.11 Cash withdrawal: €6.90
200 EUR	in de winkel of online: gratis Geldafhaling: gratis	in de winkel of online: € 6,22 Geldafhaling: € 8,80

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Credit card

	Within the euro area	Outside the euro area
Pay online or in shops	Free	Currency fee: 1.6%
Withdraw cash	€6 - 1% of the amount	€6 - 1.6% of the amount
	Examples	
€50	In shops or online: free Cash withdrawal: €6.50	In shops or online: €0.80 Cash withdrawal: €6.80
€100	In shops or online: free Cash withdrawal: €7	In shops or online: €1.60 Cash withdrawal: €7.60
€200	In shops or online: free Cash withdrawal: €8	iIn shops or online: €3.20 Cash withdrawal: €9.20

When you withdraw cash from an ATM abroad (including in the euro area), some banks may charge local fees, whether you use a debit or credit card. These fees are usually displayed on the terminal screen at the time of withdrawal.

Within the euro area

Pay free of charge with your debit or credit card.
Withdrawing cash with your debit card is cheaper than using your credit card.

Outside the euro area

Paying with your credit card is the most cost-effective option. Not sure whether to pay in a shop in the local currency or in euros? Choose the local currency to avoid the often unfavourable exchange rate applied by the retailer.

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