



How much do you pay to use your payment cards?

Paying and withdrawing money with your credit card inside and outside the Eurozone. How much do you pay to use your credit card? What's the difference with a debit card? Discover the answer in the overview and the examples.

|  Credit card | | |
|--|---|---|
| | Inside the Eurozone | Outside the Eurozone |
| Pay online or in shops | Free | Exchange rate margin: 1,60% |
| Withdraw money | € 6 + 1% from the amount | € 6 + 1,60% from the amount |
| Examples | | |
| € 50 | In shops or online: free Cash withdrawal: € 6,50 | In shops or online: free Cash withdrawal: € 6,80 |
| € 100 | In shops or online: free Cash withdrawal: € 7 | In shops or online: free Cash withdrawal: € 7,60 |
| € 200 | In shops or online: free Cash withdrawal: € 8 | In shops or online: free Cash withdrawal: € 9,20 |

|  Debit card | | |
|---|---|--|
| | Inside the Eurozone | Outside the Eurozone |
| Pay online or in shops | Free | 1.21% of the amount (maximum: € 12.09) + exchange rate margin: 1.63% |
| Withdraw money | Free | € 2.86 + 0.30% of the amount (maximum: € 12.09) + exchange rate margin: 1.63% |
| Examples | | |
| € 50 | Online or in shops: free Cash withdrawal: free | In shops or online: € 1,42 Cash withdrawal: € 3,83 |
| € 100 | | In shops or online: € 2,84 Cash withdrawal: € 4,79 |
| € 200 | | In shops or online: € 5,68 Cash withdrawal: € 6,72 |





Pay for free **inside the Eurozone!**
Withdrawing money with your debit card costs you less than with a credit card.

Outside the Eurozone,
paying with your credit card will prove the least costly solution.