



Rabobank

Corporate Banking Fees

From 1 January 2021



Corporate Banking Fees

This brochure contains all the corporate banking fees for Rabobank. The total of your fees will depend upon your particular banking set up for payments and services.



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The basis of corporate banking



Business account		
Current account	monthly	€ 45.00
Foreign currency account	monthly	€ 45.00
G-account	Monthly	€ 45.00

Debit card and credit card		
Rabo WereldPas, debit card	monthly	€ 1.65
Replacement WereldPas	per card	€ 3.95
Rabo BusinessCard	monthly	€ 2.75
Rabo Filiaalpas	monthly	€ 2.75
Rabo Wallet	monthly	No charge

Cash pooling		
Cash pool structure		
Set-up cash pool structure	one-off	If applicable
Cash Concentration		
Target Balancing		
Target Balancing Domestic	monthly per account*	€ 12.50
Target Balancing Rabo Network	monthly per account*	€ 20.00
Target Balancing Multi Bank*	monthly per account*	€ 40.00
Intercompany Loan Administration (ILA)	per structure / currency monthly	€ 12.50
Zero Balancing		
Zero Balancing	monthly per account*	€ 12.50
c/w Reverse/Target Sweeping	monthly per account*	€ +12.50
Intercompany Loan Administration	per structure / currency monthly	€ 12.50
Balance and Interest Compensation		
Balance and Interest Compensation	monthly per account	€ 60.00
Balance Compensation	monthly per account	€ 25.00

*Fees do not include fees of third party banks.



Electronic banking



Rabo Internet Banking

Rabo Internet Banking Professional (RIB Pro)/Rabo Business Banking (RBB)*	monthly	€ 6.50
Extra user**	monthly	€ 2.00
Extra Rabo Scanner	per scanner	€ 14.95

*Included: 1 user, Rabo Scanner and the use of the Rabo Bankieren App.

**Included: Rabo OnlineKey (Access Pass) and Rabo Scanner.

Direct channels

Rabo Direct Connect (RDC) / SWIFT FileAct*	one-off	€ 2,500.00
	monthly	€ 200.00
Via Equens Corporate Payments Services (CPS)**	monthly per account	€ 4.92

*For SWIFT Fin Rabobank does not charge any costs. SWIFT can charge costs.

**Excluding 21% VAT.

Electronic balance and account information

Information costs via RIB Pro/RBB, RDC and SWIFT FileAct*	per record	€ 0.09
Balance enquiry/Download settlement records		No charge
Rabo Alerts: email notification	per alert	No charge
Rabo Alerts: SMS notification	per alert	€ 0.15

* Information costs on the account are charged per transaction for the provision of transaction information via the desired channel. This is independent of the viewing frequency by the customer and the chosen format of the information. Information costs are not charged on iDEAL transactions.



Paper-based information



Balance and account information		
Account statement, hardcopy to Dutch address	per statement	€ 2.25
Account statement, hardcopy to foreign address	per statement	€ 4.50
Monthly account statement	per statement	€ 2.25
Copy of account statement*	per statement	€ 3.50

* Excluding 21% VAT.

Standard Bank Declaration*		
1-5 entities	per declaration	€ 75.00
6-10 entities	per declaration	€ 50.00
11> entities	per declaration	€ 25.00

* Excluding 21% VAT.



Eurozone payments



Outgoing payments		
Transfer, electronic delivery	per transaction	€ 0.10
	per batch	€ 2.00
Equens CPS	per batch	€ 4.50
Urgent payment (electronic delivery)	per transaction	€ 5.00
Urgent payment (paper-based)	per transaction	€ 15.00
Written transfer	per transaction	€ 3.50
Euro Payment Enquiry Handling	per enquiry	€ 35.00

Outgoing payments via direct debit		
Direct debit	per transaction	€ 0.12
Refusal of direct debit (credit)*	per refusal	€ 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 BusinessCard	
Transaction in euros via payment terminal using Rabo WereldPas	No charge
Transaction in euros via payment terminal using Rabo BusinessCard	No charge

Incoming payments		
Incoming transfer*	per transaction	€ 0.15
Urgent payment, electronic delivery	per transaction	€ 0.15
Acceptgiro	per transaction	€ 0.50

*Rabo Betaalverzoek (Payment request) is charged as incoming transfer.

Direct debit incoming		
Direct debit incoming*	per batch	€ 2.00
	per transaction	€ 0.12
Direct debit via Equens CPS	per batch	€ 4.50
	per transaction	€ 0.13
Refusal of direct debit (debit)	per refusal	€ 0.40
Granted unauthorised direct debit report (MOI)	per request	€ 60.00

* A single direct debit incoming is also submitted as a batch. You always pay a fixed cost for a batch (€ 2.00) and above that € 0.12 per Euro direct debit incoming.





Digital direct debit mandate*

Subscription digital direct debit mandate	monthly	€ 10.00
New, amended or withdrawn mandate	per mandate	€ 0.50

*Excluding 21% VAT.

Payment terminal*

Subscription payment terminal for pin	monthly	€ 3.70
Subscription payment terminal pin refund	monthly	€ 3.70

*Excluding 21% VAT.

Rabo PinBox: Rent a payment terminal*

Rabo PinBox Compact**	monthly	€ 26.00
Rabo PinBox Vast (wired)**	monthly	€ 35.00
Rabo PinBox Mobiel (mobile)**	monthly	€ 39.00

* 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.

**Excluding 21% VAT.

Transaction costs*

Rabo Pinbundels: Buy pin transactions in advance**

100 transactions	monthly	€ 5.20
250 transactions	monthly	€ 12.25
500 transactions	monthly	€ 23.75
1.000 transactions	monthly	€ 46.50
2.000 transactions	monthly	€ 90.65

Pintransactions/ Credit card transactons

Pintransactions	per transaction	€ 0.059
Pin Refund	per transaction	€ 0.06

* The fee for batch receipts via Maestro and V PAY settlements is €0.15

Rabo SmartPin

Rabo SmartPin Rent*	monthly	€ 11.00
Deposit SmartPin card reader	per unit	€ 50.00

Pintransactions via Rabo SmartPin**

0 - 100 transactions monthly	per transaction	€ 0.15
101 - 200 transactions monthly	per transaction	€ 0.10
201 > transactions monthly	per transaction	€ 0.059

* Excluding 21% VAT.

*The fee for batch receipts via Maestro and V PAY settlements is €0.15.

Rabo iDEAL Professional: iDEAL for your current online checkout

Entry costs*	one-off	€ 100.00
Subscription*	monthly	€ 20.00
Incoming Payment	per transaction	€ 0.25

*Excluding 21% VAT.



Rabo OmniKassa



General

Daily Turnover settlement*	per settlement	€ 0.25
Shifted Turnover settlement**	per settlement	€ +0.10

*1 payment for any payment method in Rabo OmniKassa.

**This additional rate will be charged if you opt for a different closing time. Standard shutdown time is 24:00, but you can choose every hour as the closing time.

Rabo OnlineKassa

Subscription*(incl. 3 web stores)	monthly	€ 10.00
Extra stores*	monthly	€ 3.60
Check-out costs		No charge

Payment Method

iDEAL** <250 transactions monthly	per transaction	€ 0.25
iDEAL** 251-500 transactions monthly	per transaction	€ 0.21
iDEAL** 501-1000 transactions monthly	per transaction	€ 0.19
iDEAL** 1001-2000 transactions monthly	per transaction	€ 0.17
iDEAL** 2001>transactions monthly	per transaction	€ 0.15
MasterCard/VISA	of the transaction amount	1.90% (with a minimum fee of €0.10 per transaction)
Maestro/V PAY	of the transaction amount	1.50%(with a minimum fee of €0.10 per transaction)
Bancontact	of the transaction amount	1.50%(with a minimum fee of €0.10 per transaction)
PayPal***	per transaction	€ 0.15(+PayPal rate)
AfterPay	per transaction	€ 0.75
Refund by web store	per transaction	€ 0.25
Chargeback by consumer	per transaction	€ 25.00

*Excluding 21% VAT.

**If the costs of the iDEAL transactions in Rabo OnlineKassa and Rabo Betaalverzoek Plus are debited from the same bank account, the number of transactions will be totalized and charged as one volume according to the pricing thresholds.

***PayPal charges an additional rate on top of the transaction.





Rabo Betaalverzoek Plus (Payment Request Plus)*

Subscription	monthly	No charge
Delivery by email	per email	No charge
Delivery by SMS	per SMS	€ 0.10

* With Rabo Payment Request Plus, your customer can choose the different payment methods as described under Rabo OnlineKassa, with the exception of Afterpay. If the costs of the iDEAL transactions in Rabo OnlineKassa, Rabo Betaalverzoek Plus, Rabo iDEAL QR Generator and Rabo SmartPin QR are debited from the same bank account, the number of transactions will be totalled and charged as one volume according to the pricing scale.

Rabo iDEAL QR Generator*

Subscription	monthly	No charge
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*The iDEAL payments will be charged as described under Rabo OnlineKassa. If the costs of the iDEAL transactions in Rabo OnlineKassa, Rabo Betaalverzoek Plus, Rabo iDEAL QR Generator and Rabo SmartPin QR are debited from the same bank account, the number of transactions will be totalled and charged as one volume according to the pricing scale.

Rabo SmartPin QR*

Subscription	monthly	No charge
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* You do not pay separately for the SmartPin QR module, but you do pay the usual costs for the machine for machine rental and purchase. The iDEAL payments will be charged as described under Rabo OnlineKassa. If the costs of the iDEAL transactions in Rabo OnlineKassa, Rabo Betaalverzoek Plus, Rabo iDEAL QR Generator and Rabo SmartPin QR are debited from the same bank account, the number of transactions will be totalled and charged as one volume according to the pricing scale.

Payment terminal*

Subscription payment terminal for pin	monthly	€ 3.70
Subscription payment terminal pin refund	monthly	€ 3.70

*Excluding 21% VAT.

Rabo PinBox Koop: Buy a payment terminal*

PinBox Compact	purchase	€ 280.00
	plug & play	€ 49.00
	monthly	€ 18.70
PinBox Vast (wired)	purchase	€ 425.00
	plug & play	€ 49.00
	monthly	€ 18.70
PinBox Mobiel (mobile)	purchase	€ 375.00
	plug & play	€ 49.00
	monthly	€ 26.20

*Monthly costs are for the service contract and subscription terminal of the terminals. Excluding 21% VAT.

Rabo PinBox: Rent a payment terminal*

Rabo PinBox Compact**	monthly	€ 26.00
Rabo PinBox Vast (wired)**	monthly	€ 35.00
Rabo PinBox Mobiel (mobile)**	monthly	€ 39.00

* 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 for PinBox Compact € 120.00; PinBox Vast € 150.00; PinBox Mobiel € 200.00.

**Excluding 21% VAT.

Transaction costs***Rabo Pinbundels: Buy pin transactions in advance****

100 transactions	monthly	€ 5.20
250 transactions	monthly	€ 12.25
500 transactions	monthly	€ 23.75
1.000 transactions	monthly	€ 46.50
2.000 transactions	monthly	€ 90.65
5.000 transactions	monthly	€ 220.00
7.500 transactions	monthly	€ 315.00
10.000 transactions	monthly	€ 405.00

Pintransactions/ Credit card transactons

Pintransactions	per transaction	€ 0.059
Pin Refund	per transaction	€ 0.06
MasterCard/VISA	of the transaction amount	1,7% (with a minimum fee of €0.10 per transaction)

* *Succesfull transactions are part of Rabo OmniKassa Daily Turnover incoming payment.

Rabo SmartPin

Rabo Smartpin Buy*	purchase	€ 19.00
	monthly	€ 7.50
Rabo SmartPin Rent**	monthly	€ 11.00

Pintransactions via Rabo SmartPin***

0 - 100 transactions monthly	per transaction	€ 0.15
101 - 200 transactions monthly	per transaction	€ 0.10
201 > transactions monthly	per transaction	€ 0.059
MasterCard/VISA	of the transaction amount	1,7% (with a minimum fee of €0.10 per transaction)

**Monthly costs are for the service contract and subscription terminal of the terminals. Excluding 21% VAT.

***If the device is not returned following the termination of the rental period then a charge of €75.00 will be incurred.

*** Succesfull transactions are part of Rabo OmniKassa Daily Turnover incoming payment.

Rabo Cash Deposits: Deposit cash money via sealbag (euro)

Via seal bag machine pre-notified*	per deposit	€ 5.50
Via sealbag machine without prenotification*	per deposit	€ 10.00
Fee per banknote via sealbagmachine	per note	€ 0.052
Order new sealbags/deposit forms		No charge
Counting discrepancies	per deposit	€ 4.50

* Deposits that do not qualify as a quality deposit are subject to a surcharge of € 0.03 per note.

Cash withdrawals



Cash withdrawals		
Notes*		
ATM withdrawal (banknotes) with Rabo WereldPas*	per withdrawal	€ 0.75
ATM withdrawal (banknotes) with Rabo BusinessCard*	per withdrawal	€ 4.50
ATM withdrawal of foreign currency with Rabo WereldPas*	per withdrawal	€ 2.25 + 1.2% exchange rate
ATM withdrawal of foreign currency with Rabo BusinessCard*	per withdrawal	€ 4.50 + 2.0% exchange rate
Coins		
Coins via coin machine	per roll	€ 0.50

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

Cash deposits (euro)		
Via seal bag machine pre-notified*	per deposit	€ 5.50
Via seal bag machine without pre-notification*	per deposit	€ 10.00
Fee per banknote via seal bag machine	per note	€ 0.052
Fee per deposit	per deposit	€ 4.50
	per note	€ 0.06
	per 100 coins	€ 0.70
Third-party deposit	per deposit	€ 9.00
Additional		
Order new seal bags / deposit forms		No charge
Counting discrepancies	per deposit	€ 4.50

*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.



Non-Eurozone Payments



Outgoing worldwide payments			
Worldwide payment SHA	per transaction	€	11.00
Worldwide payment OUR	per transaction	€	11.00 + surcharge OUR
Worldwide payment BEN (all costs carried by beneficiary)			No charge
Surcharges			
Manual	per transaction	€	+5.00
Priority order			No charge
Other instructions	per transaction	€	+10.00
Supplement BIC	per transaction	€	+10.00
OUR: 0.1% of the amount	minimum	€	5.00
	maximum	€	25.00

Incoming worldwide payments			
Worldwide payment (options SHA and BEN)	per transaction	€	11.00
Worldwide payment OUR			No charge
Surcharges			
Priority order			No charge



Outgoing worldwide payments R2R*			
Worldwide payment	per transaction	€	2,25
Manual (surcharge)	per transaction	€	+ 5,00

**This is a Worldwide payment from your foreign currency account to your current account or vice versa with the same IBAN account number. The incoming payment is free of charge.*

Payments via payment terminal with the Rabo WereldPas and BusinessCard		
Payment in foreign currency using Rabo WereldPas	per transaction	1.2% exchange rate mark-up
Payment in foreign currency using Rabo BusinessCard	per transaction	2.0% exchange rate mark-up

International



Partner banking*		
Account opening Partner bank	one-off per account	€ 150.00
Account maintenance Partner bank	monthly per account	€ 10.00
Account maintenance Partner bank with lockbox	monthly per account	€ 150.00
<i>Available for companies that bank with Rabobank and use RIB Pro / RBB and/or RDC to manage accounts held at a Partner bank</i>		
Initiate payment from a Partner bank account	per order	€ 0.50
ICM transaction**	per transaction	€ 5.00
<i>Available for companies that use an online 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	€ 50.00

*Indicated fees exclude partner bank charges.

**Relates to credit- and debit entries and settlements for Overlay Banking (former product name). When initiating online payments via a third bank, an MT940(S) statement subscription is mandatory.

***Max 1.000 transactions per month. In case of larger volumes, a tailor-made fee applies.



Documentary Payments



Documentary Collection Import

Issuance

Via Rabo Trade Access/ eTrade/by written order of instruction on paper € 175.00

Amendments

Via Rabo Trade Access/eTrade /by written order of instruction on paper € 60.00

Options

Partial Payment	€ 30.00
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	€ 150.00
Courier	cost price
Urgent surcharge	€ 150.00
Support and advise	per hour € 120.00
All other actions	€ 30.00

*Guarantee commission also applies to an avalised bill of exchange of an import collection.

Documentary Collection Export

Issuance

Via Rabo Trade Access/eTrade/ by written order of instruction on paper € 175.00

Amendments

Via Rabo Trade Access / by written order of instruction on paper € 60.00

Options

Direct Collection	€ 110.00
Discounting of a bill of exchange*	€ 150.00
Postal, courier and/or communication charges	30.00
Courier	cost price
Urgent Surcharge	€ 150.00
Support and advise	per hour € 120.00
All other actions	€ 30.00

*In case of discounting bill of exchange, a commission is applicable.





Letter of Credit Import

Issuance

Via Rabo Trade Access/eTrade/by written order of instruction on paper € 120.00

Amendments

Via Rabo Trade Access/eTrade/by written order of instruction on paper € 60.00

Options

Examination of documents (per set of documents) € 100.00 + 0.15% of the amount

Postal, courier and/or communication costs € 30.00

Release of goods € 150.00

Courier cost price

Urgent surcharge € 150.00

Support and advice per hour € 120.00

All other actions € 30.00

L/C Transfer (per Letter of Credit excl. examination of documents)* € € 350.00

Commissions**

Letter of Credit commission 1.5%

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

**Commissions are calculated on a daily basis using a percentage of the document's amount. The commission depends on the settlement amount and on the credit- and country risks. When multiple commissions are applicable, the minimum amount of €350.00 applies only once.

Letter of Credit Export

Collect

Via Rabo Trade Access /eTrade by written order of instruction on paper € 120.00

Amendments

Via Rabo Trade Access /eTrade/ by written order of instruction on paper € 60.00

Options

Examination of documents (per set of documents) € 100.00 + 0.15% of the amount

Discounting bills of exchange* € 150.00

Postal, courier and/or communication costs € 30.00

Release of goods € 150.00

Courier cost price

Urgent surcharge € 150.00

Support and advice per hour € 120.00

Pre-checking of documents** € 140.00

All other actions € 30.00

L/C Transfer (per Letter of Credit excl. examination of documents) € 350.00

Commissions***

Confirmation commission From € 250.00

Acceptance / deferred payment From € 250.00

*In case of discounting, 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 and 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

Issuance & amendments

New bank guarantee Standard*	€ 110.00
New bank guarantee Tailor-made	€ 200.00
Bank guarantee amendments	€ 75.00

Bank guarantee commissions**

Bank guarantee Standard against limit restriction	1.50%
Bank guarantee Standard against cash collateral	1.25%
Other bank guarantees	from € 100.00

Options

Claim handling***	€ 200.00
Postal, courier and / or communication costs	€ 30.00
Courier	cost price
Urgent surcharge	€ 150.00
Support and advise	per hour € 120.00
All other actions	€ 30.00

*Standard texts for international bank guarantees can be found on Rabobank.nl.

**Fixed percentage of the guarantee amount on an annual basis, 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 cost price.

Incoming Bank Guarantees

Receive, amendments & takeover

Advising fee	€ 75.00
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	cost price
Urgent surcharge	€ 150.00
Support & advise	€ 120.00
Claim Handling**	€ 200.00
All other actions	€ 30.00

*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 cost price.