











Cash machine withdrawal in the EU (+Norway and Iceland)








Country	Is it free of charge to go to a cash machine from a different bank than consumers' own to withdraw money?	If withdrawal is not free of charge, does an overall cap (by law or voluntarily by agreement) exist?
Austria 	No fees.	
Belgium 	<p>Depends on contract or type of account.</p> <p>Little sum of few cents if withdrawal at an ATM from another bank in case free withdrawal is not foreseen in the customer's account package.</p>	Not mandatory by law but can be agreed on.
Bulgaria 	<p>No general rule.</p> <p>Depends on the bank; some banks charge fees for any withdrawal even from their ATMs. Others do not charge from theirs but charge more when consumer uses an ATM of another bank.</p>	No official cap exists – not legal, not voluntarily.
Cyprus 	<p>If consumer withdraws money from his/her own bank withdrawal is free of charge.</p> <p>Withdrawal at consumer's own bank with credit card: fee on a percentage basis and a minimal cap for withdrawal (usually 4,20€ - 4,40€).</p> <p>Withdrawal of money with debit card from different bank: fixed fee charged (usually from 2,50€ - 2,70€).</p> <p>Withdrawal with credit card from a different bank: fee on a percentage basis and a minimal cap for withdrawal (usually 4,20€ - 4,40€).</p> <p>There are exceptions for certain cards, i.e. student cards, internet cards.</p>	<p>No legislation but banks usually charge 3,33% on the amount of withdrawal with a minimum charge of 4,20€.</p> <p>Exception: cooperative banks that charge the percentage of 3,33% with a minimum charge for credit cards withdrawals of 3,00 €.</p>

<p>Czech Republic</p> 	<p>Fees depend on the issuing bank of the card, depending on policy and contract.</p> <p>Either free of charge or for a fee.</p> <p>Most banks even charge a fee for withdrawal at cash machine of own bank (usually the fee is however lower than if withdrawal at other bank).</p>	<p>No overall caps</p>
<p>Denmark</p> 	<p>Dependant on the contract/agreement the consumer has with his bank/credit card issuer. For some it is free, some have to pay.</p>	<p>No overall cap, neither by law nor voluntarily.</p>
<p>Estonia</p> 	<p>Not free of charge.</p> <p>Depending on the bank; costs vary from 0,50€ to 1€ + 2,5% for withdrawal of money.</p>	<p>No law or agreements.</p>
<p>Finland</p> 	<p>Customers have to pay for using another bank's machine.</p> <p>The fee is usually debited automatically from the customer's bank account. No legislative or other restrictions as regards charging a fee when the consumer uses such a machine.</p> <p>The Directive on Payment Services, implemented in Finland on 1.5.2010 only sets the requirement that the customers must be informed in advance. In practice banks inform their customers of such charges in their contract terms/ normally it is possible to find the charges also on the bank's website.</p> <p>The Consumer Agency has recommended, however, that the companies providing such machines should inform customers that his/her own bank may charge him for such a withdrawal and instruct the customer to check the rates from his/her own bank.</p> <p>For many years Finland has had companies, independent from the banking sector, providing a possibility to withdraw money with a variety of cards. In such cases the customer could, at least theoretically, be charged both by the company providing the machine and the customer's own bank.</p>	<p>No overall cap exists.</p>

<p>France</p> 	<p>The situation in France is changing. Even though it was never as such considered free of charge, some time ago all the withdrawals done at the home-bank or a bank of the group were in fact free of charge, banks having partnership agreements.</p> <p>Today, it depends on the contract or type of account the consumer has with his/her bank.</p> <p>Many banks have agreements with one another and a customer can withdraw free of charge from an ATM of this group, at least for a certain number of withdrawals.</p> <p>Eg. consumer can withdraw freely from any ATM of his/her bank, but if he/she uses another bank (or depending on the contract consumer has another bank not member of the group), for more than 4 withdrawals a month consumer has to pay.</p>	<p>No official cap.</p> <p>If consumer withdraws from another bank or bank is not a member of the group, it is most of the times charged with 1 € (per withdrawal) but several banks allow a certain number of withdrawals free of charge per month, 4 or 6 etc and consumers are only charged once they have used all the free withdrawals.</p> <p>Some other banks have something like a flat rate: once consumer used the amount of free withdrawals he/she will be charged with 5 € for all of the other withdrawals consumer might use during the month.</p>
<p>Germany</p> 	<p>In general: fee</p> <p>Networks of Sparkassen and Volksbanken exist, free withdrawal within the network possible</p>	<p>Since 15 January 2010: Information has to be given at cash machines about total amount of withdrawal.</p> <p>Cap only for customer of private banks (max. 1.95 EUR per withdrawal)</p>
<p>Greece</p> 	<p>Withdrawal from a cash machine of another bank (the system is called DIAS) the bank charges 2,50€ to 3€, irrespective the amount.</p>	
<p>Hungary</p> 	<p>n/a</p>	
<p>Iceland</p> 	<p>There are no charges withdrawing money from a cash machine in Iceland using a debit card/cash card, regardless which bank owns the cash machine.</p> <p>If consumer withdraws money from a cash machine belonging to another bank than his/her own the only difference is that the daily withdrawal allowance is lower.</p> <p>However it always costs to withdraw money from a cash machine using a credit card but it does not matter if the cash machine belongs to another bank, the fee and percentage charged are the same.</p>	

<p>Ireland</p> 	<p>No extra charge for using an ATM other than consumers' own bank's. There may, however be a limit to how much money you can withdraw in one day.</p> <p>Helpful link: http://www.itsyourmoney.ie/iym/usingcards</p>	
<p>Italy</p> 	<p>Customers have to pay a fee for using another bank's machine. Amount depends on contract.</p>	<p>No overall cap.</p>
<p>Latvia</p> 	<p>Not free of charge to withdraw money from a different bank than consumer's own in Latvia.</p> <p>But some banks belonging to the same group or cooperation consumers can use it for free in case their bank is one of them.</p>	<p>No law in Latvia. It depends on type of payment card as well as contract with bank and price list (usually starting from 1.5% of the sum, also having a minimal cap for withdrawal).</p>
<p>Lithuania</p> 	<p>It's not free of charge to go to a cash machine from a different bank than consumer's own to withdraw money (usually it's 1,5 -2,5 % of the sum, also having a minimal cap for withdrawal).</p> <p>Some banks belong to the same group or cooperate, so they have one cash machine for the whole group (2-4 banks): customers of those banks can use the machines for free.</p>	<p>According to Bank of Lithuania (central bank), there is no law or other agreement in this sphere. In practice, banks usually take 1,5 - 2,5 % of the sum for withdrawal (and 3% for privileged payment cards).</p>
<p>Luxembourg</p> 	<p>In Luxembourg there's no law or regulation concerning the fees for withdrawals. The banks are free to establish these fees.</p> <p>It's usually not free of costs to withdraw money from a cash machine of another bank. As an example, please find below the fees for some banks in LU (this concerns only ordinary accounts – data valid on 01/05/10):</p> <p>Banque et Caisse d'Epargne de l'Etat, Luxembourg: 1 free withdrawal/month – 1,50 €/withdrawal</p> <p>Entreprise des Postes et Télécommunications: 0,60 €/withdrawal</p> <p>BGL BNP Paribas: 3 €/withdrawal Banque Raiffeisen: 1 free withdrawal/month – 1,50 €/withdrawal</p> <p>ING Luxembourg S.A: 0,75 €/withdrawal</p> <p>Dexia Banque Internationale à</p>	

	Luxembourg S.A.:1 free withdrawal/month – 1,90 €/withdrawal	
Malta 	<p>No fee for withdrawing money with a card that can only be used in Malta.</p> <p>This depends on whether the ATM accepts or recognizes the consumer's card.</p> <p>Local banks in Malta have arrangements between themselves, and it is not automatic that each ATM accepts all debit cards issued by local banks.</p>	<p>In the case of credit card withdrawals such as VISA and also debit cards which can be used internationally, Banks do apply charges, some banks impose a flat fee and a fixed percentage on the value of the withdrawal, others charge a percentage of the value of the withdrawal with a minimum fee to be charged always. The law in Malta does not provide for an overall cap, however all local banks in Malta have made the charges public and the consumers can get hold of the relevant bank's list of charges.</p> <p>Charges vary depending on the type of transaction.</p>
The Netherlands 	<p>Withdraw money from a machine from another bank is normally for free in The Netherlands.</p> <p>Often there is a maximum amount, for example some banks have a maximum of € 250 that consumer can withdraw. Also at some bank's machines consumer can only withdraw once a day.</p>	
Norway 	<p>It is up to each bank to decide whether they charge the customer for withdrawing money at a cash machine, and therefore there is no general rule in regards to the amount charged. Some banks charge the customer approx. €1 for withdrawals from other banks' cash machines, while others charge nothing.</p>	<p>No overall law or agreement exists, it is up to the bank to decide their terms on this topic.</p>
Poland 	n/a	
Portugal 	Free of charge.	
Romania 	<p>Not free of charge.</p> <p>Some banks might have special offers.</p>	No.

<p>Slovakia</p> 	<p>In Slovakia it is not free of charge to withdraw money from a different bank – the charge is 1,50 EUR</p>	<p>There is no overall cap – each bank determines separately their own charges (voluntarily by agreement)</p>
<p>Slovenia</p> 	<p>In Slovenia this service is not free of charge in all banks: 9 of 18 banks charge between 0,35 and 0,50 € per withdrawal.</p>	<p>There is no overall cap (by the law or voluntarily) in Slovenia.</p>
<p>Spain</p> 	<p>In Spain 3 different nets of cash machines exist:</p> <ul style="list-style-type: none"> - Red 6000 - Red 4B - Servired <p>Each bank belongs to one of those nets. You can get money without fee in a cash dispenser from a different bank than yours if both banks belong to the same Cash dispenser Net.</p> <p>For withdrawal at banks from a different Net you have to pay fees.</p> <p>In any case you can always get money at any bank, but the bank must always inform you previously in the fees exact amount, in case you have to pay for it.</p> <p>Any consumer, no matter what Credit Card provider, will be informed immediately about fees at the machine.</p>	
<p>Sweden</p> 	<p>In Sweden it's free of charge to make a withdrawal of money from a cash machine belonging to a different bank than your own.</p>	
<p>UK</p> 	<p>n/a</p>	