

Annex B

COMMISSION IMPLEMENTING REGULATION (EU) 2018/34 of 28 September 2017 laying down implementing technical standards with regard to the standardised presentation format of the fee information document and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council

(~~Text with EEA relevance~~)

...

Article 1

Template for the fee information document and its common symbol

...

2. ...

- (d) use font type Arial or another font type similar to Arial and font size 11, with exceptions for the title 'Fee Information Document', which uses font size 16 in bold type; font size 14 in bold type for the headings, and font size 12 in bold for the sub-headings, unless an increase in the font size or use of braille font type for visually impaired persons is either required under ~~national~~ UK law or agreed between the consumer and the payment service provider;

...

4. Notwithstanding the provision of a payment account with basic features referred to in ~~Chapter IV of Directive 2014/92/EU~~ Part 4 of the Payment Accounts Regulations (SI 2015/2038), where a payment service provider offers only one payment account to consumers that can be combined with different packages of services referred to in ~~Article 4(3) of Directive 2014/92/EU~~ Schedule 1(3) of the Payment Accounts Regulations (SI 2015/2038), the payment service provider may produce more than one fee information document in respect of that account, provided that each fee information document contains at least one package.

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Article 7

‘Services and Fees’ table

1. Payment service providers shall list the services that are included in the ~~national~~ final linked services list of most representative services linked to a payment account referred to in ~~Article 3(5) of the Directive 2014/92/EU~~ Regulation 3 of the Payment Accounts Regulations (SI 2015/2038), where payment service provider offer such services, and their corresponding fees in the table on services and fees as follows:

...

2. Where none of the services offered by a payment services provider, which would correspond a sub-heading, are included in the ~~national~~ final linked services list of most representative services linked to a payment account, the entire row related to that sub-heading shall be deleted, including the title of the sub-heading.
3. Where payment service providers do not offer one or more services from the ~~national~~ final linked services list of the most representative services referred to in ~~Article 3(5) of the Directive 2014/92/EU~~ Regulation 3 of the Payment Accounts Regulations (SI 2015/2038), or where the service is not made available with the account, the phrase ‘service not available’ shall be used.

...

Article 8

Presentation of packages of services charged as part of fees under the sub-heading ‘General account services’

1. Where a package of services linked to a payment account is charged as part of the fees under the sub-heading ‘General account services’, all services included in the package, regardless of whether they are included in the final ~~national~~ linked services list of most representative services linked to a payment account referred to in ~~Article 3(5) of the Directive 2014/92/EU~~ Regulation 3 of the Payment Accounts Regulations (SI 2015/2038), shall be listed in the section of the table on general account service, in the row on package of services.

...

Article 9

Presentation of packages of services charged separately from fees under the sub-heading a ‘General account services’

1. ...
- (a) a list of all services included in the package, regardless of whether they are included in the final ~~national~~ linked services list of most representative services linked to a payment account referred to in ~~Article 3(5) of Directive 2014/92/EU~~ Regulation 3 of the Payment Accounts Regulations (SI 2015/2038);

...

...

~~Article 11~~

~~**Comprehensive cost indicator**~~

- ~~1. Payment service providers shall display the comprehensive cost indicator summarising the overall annual cost of the payment account, in a separate table, where required by the Payment Accounts Regulations national provisions.~~
- ~~2. Payment service providers shall delete the table on comprehensive cost indicator, if the Payment Accounts Regulations national provisions do not require payment service providers to display the comprehensive cost indicator.~~

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Article 14

Entry into force

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~~This Regulation shall be binding in its entirety and directly applicable in all Member States.~~

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ANNEX

Fee information document template

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...
Comprehensive cost indicator