

## **Brexit: Credit transfers to/from United Kingdom**

As of 01 January 2021 the United Kingdom of Great Britain and Northern Ireland (the "United Kingdom" - UK) became a third country outside the European Union (EU), the EU single market and customs union and the European Economic Area (EEA).

### **What will change for you?**

#### **SEPA Credit Transfer**

**Nothing will change** (meaning charges and processing) for your payments in € to/from UK, when instructed as SEPA credit transfers.

Please just remind your UK payers to always instruct their SEPA credit transfers in your favour with their full details (name and address), to avoid delaying in the credit processing.

#### **International Payments**

**Nothing will change** (meaning charges and processing) for your payments in currencies different from € to/from UK.

**The payments in €, if not instructed as SEPA credit transfers, will be processed as International Payments and charged as transfers outside the EU/EEA, from 01/11/2021.**

All the payments transfers to UK will be considered as transfers outside EU/EEA: hence you have the choice to instruct them with all the charge options available and allowed for any other international payment to a NON EEA country.

You could instruct these payments with option:

SHA: fees shared

OUR: asking to pay all the fees, including the ones charged by the beneficiary bank

BEN: asking the beneficiary to pay all the credit transfer fees, including the ones of BNP Paribas S.A.



## **Pricing grid harmonisation BNP Paribas Germany**

Please notice that, to make our pricing grid harmonised at European level, as of 01/11/2021 we will introduce the following improvements in our current pricing grid:

### **Non SEPA Payment from your BNP Paribas account in Germany to an EEA / EU country**

Transaction Type	AS - IS		TO-BE	
	Fee Level	Invoice Description	Fee Level	Invoice Description
Urgent Payment to EEA / EU in € not settled as SEPA	Domestic CT-Urgent (RTGS)	Domestic CT-Urgent (RTGS)	Domestic CT-Urgent (RTGS)	EURO RTGS
Normal Payment to EEA / EU in € not settled as SEPA	SEPA CT Standard*	SEPA CT Standard	Domestic CT-Urgent (RTGS)*	EURO RTGS
Intracompany Payment to EEA / EU in € not settled as SEPA	SEPA CT - Intracompany*	SEPA CT - Intracompany	Domestic CT-Urgent (RTGS)*	EURO RTGS

\* you might have benefit from a SEPA pricing, applied by mistake by the Bank. As of the given date, we will apply the bilaterally agreed fee of Domestic CT – Urgent (RTGS) / EURO RTGS.

### **Non SEPA Payment from an EEA / EU country to your BNP Paribas account in Germany**

Transaction Type	AS - IS		TO-BE	
	Fee Level	Invoice Description	Fee Level	Invoice Description
Payment from EEA / EU not settled as SEPA	SEPA CT Incoming - Standard*	SEPA CT Incoming - Standard	Domestic CT-Urgent (RTGS) Incoming*	EURO RTGS Incoming

\* you might have benefit from a SEPA pricing, applied by mistake by the Bank. As of the given date, we will apply the bilaterally agreed fee of Domestic CT – Urgent (RTGS) / EURO RTGS.

### **New OUR charge codes for the most important currencies**

The Bank will be more precise when reporting the OUR fees in case of outgoing International Payments.

New charge codes will show on the invoice when an OUR fee is linked to a EUR or USD or GBP or JPY payment. OUR fees for other payment's currencies will continue to be charged via the current OUR fees. Of course, you will keep for the new codes, the same OUR fee level we apply to your International Payments, today.

**For more information, please contact your Cash Management Officer**

