**FEES FOR SENDING AND RECEIVING EUROS ACROSS THE EU**

Updates of Cross-border Payments Regulation 2019/518 changes the situation for consumers (changes are highlighted in **GREEN**)

<table>
<thead>
<tr>
<th>From EURO AREA</th>
<th>From NON-EURO AREA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sender</strong></td>
<td><strong>Receiver</strong></td>
</tr>
</tbody>
</table>
| **To Euro area before 15 December 2019**
  - Same as national fees
  - Same as national fees
| **To Euro area after 15 December 2019**
  - Same as national fees
  - Same as national fees
| **To Non-Euro area before 15 December 2019**
  - Same as national fees
  - High fees* (+ possible conversion fees**) |
| **To Non-Euro area after 15 December 2019**
  - Same as national fees
  - Same as national fees

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  - High fees* (+ possible conversion fees**) |
| **To Non-Euro area after 15 December 2019**
  - Same as national fees
  - Same as national fees


** There are conversion fees if the sender or the receiver does not have a euro account, because there needs to be a conversion between euro and the local currency. There are no conversion fees if both have a euro account.